

FT MEADE
GenColl

1964



J. B. Fisher.

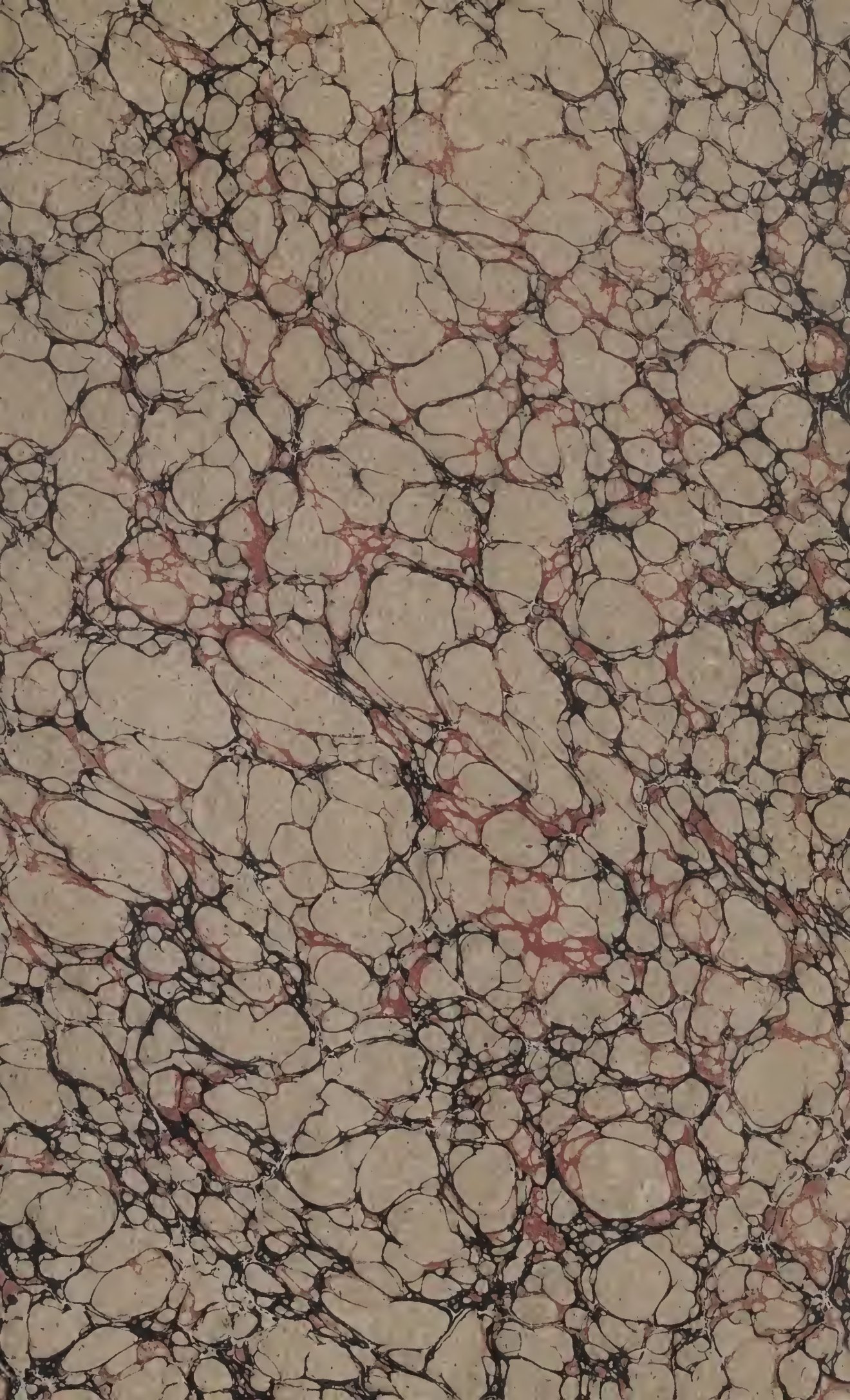
LIBRARY OF CONGRESS.

Chap. HF5386

Shelf P74

copy 2

UNITED STATES OF AMERICA.



~~1995~~
1995

Rare

Originally published
1705. - Reprinted
London. 1844.

THE
PLEASANT ART
OF
MONEY CATCHING:

TREATING,

- I. OF THE ORIGIN AND INVENTION OF MONEY.
- II. OF THE MISERY OF WANTING IT, &c.
- III. HOW PERSONS IN STRAITS FOR MONEY, MAY SUPPLY THEMSELVES WITH IT.
- IV. A NEW METHOD FOR ORDERING OF EXPENSES.
- V. HOW TO SAVE MONEY IN DIET, APPAREL; AND RECREATIONS.
- VI. HOW A MAN MAY ALWAYS KEEP MONEY IN HIS POCKET.
- VII. HOW A MAN MAY PAY DEBTS WITHOUT MONEY.
- VIII. HOW TO TRAVEL WITHOUT MONEY.

TO WHICH IS ADDED,

THE WAY TO TURN A PENNY,

OR

The Art of Chribing;

WITH SEVERAL OTHER THINGS BOTH PLEASANT AND PROFITABLE.



PHILADELPHIA:
LINDSAY & BLAKISTON.

1848.



HF5386
P74
ap2

WM. S. YOUNG, Printer.

P R E F A C E .

How ! the Pleasant Art of Money Catching, say you ? Yes, indeed ; the very same, I'll assure ye : and if any judgment can be made from the common discourse, there was never more need on't than now. And therefore now I think I have nicked the humour of the age, by adapting this treatise to every man's use : for who would not willingly part with a shilling to gain a pound ; nay, as it may fall out, a thousand pounds ? And if so, what can more commend itself than the Pleasant Art of Money Catching ? For who is there that would not be willing to learn it ? especially at a time when it is so hard to get it ; and in which the generality

of men know the worth of it mostly by the want of it; and are even ready to send out a hue and cry after it. “There’s no money to be had,” cries one: “I never knew trading so dead,” cries another: “I hardly take what keeps my house,” cries a third. Thus all complain for want of money: and what can be a greater argument of its worth, than when every one courts it, and languishes because of its absence?

Thus persons of all qualities and all professions make their court to money; the gaining of which, as if it were the great Diana of the world, is the chief mark they aim at, in all their undertakings: and therefore to inform them how they may catch this coy mistress, and embrace her in their own arms, must needs be a very pleasant art. And so much, I doubt not, every one will be so civil as to grant me. But then their next question will be, how must this be done?—Not so

fast, gentlemen; 'tis a matter of great moment, and must not be slightly huddled over: and therefore I hope you do not expect I should tell you in the Preface; for I am sure I do not intend it; for then the reading of the book would be needless. But this I will assure you, that whatever I have promised in the title, I will make good in the book. With several other useful and necessary instructions; which, if tradesmen and others would diligently peruse and put into practice, they would get more than they do, and not be in danger of losing so much: for here they may see so many several ways of turning a penny, that if they do not thrive, 'twill be their own faults: and whether they be like to thrive or not, they may also know, if they will but give themselves the trouble of comparing their own management with the rules contained in the following treatise. Which if they had been sooner known, or at least better followed, might have prevented many

of those statutes of bankrupt, which have every week taken up so much room in our gazettes. And if such a subject do not please, I'll e'en fling my pen away.

VALE.

CONTENTS.

I. Of the origin and invention of Money,	13
II. Of the misery and unhappiness of those that want Money and are in debt by borrowing of it,	18
On Importunate Duns, by Mr. Thomas Randolph,	31
III. An Inquiry into the cause of Men's wanting Mo- ney,	35
The character of those that want Money, drawn to the life,	43
IV. New directions to all manner of persons that be in want or straits, how to supply themselves with Money enough at all times,	45
A remarkable account of the miserable lives and woful deaths of several rich Misers,	51
V. A new method for ordering of expenses,	56
VI. How to save Money in diet, apparel, and in re- creations, &c.,	60
VII. How a man may always keep Money in his pocket,	71
Arguments to keep money,	75

An account of a strange ship that sails by land, as well as by sea, named Surety-ship; a great hinderance to Money-Catchers,	84
VIII. How to pay debts without Money,	89
IX. How to travel all England over without a farthing of money; with an account of those that have tried the experiment,	93
The Way how to turn a Penny; or, the Art of Thri- ving,	97
Some short and brief descriptions of persons that will never thrive,	99
Excellent rules of thriving, in verse,	101
The Art of Thriving; or, the sure and speedy way to Preferment,	111
Directions for those that would thrive; showing how they may turn a penny to their best advantage,	117
Directions for preparing fourscore noble and wholesome dishes, upon most of which a man may live for twopence a day,	122
How to make several sorts of drink, cheap and plea- sant,	135
Proverbs to be observed by all that would thrive,	139
Some serious and necessary advice to all those that de- sire to thrive in the world, and to have the bless- ing of God with what they get,	146

THE
PLEASANT ART OF MONEY CATCHING.

CHAPTER I.

OF THE ORIGINAL AND INVENTION OF MONEY.

WHEN commerce and traffic were first begun in the world, and men came to trade one with another, there was no use of money, nor no need of it; for men bartered their goods in exchange with each other: and as in the infancy of the world, some were tillers of the ground, and others were keepers of sheep; the one gave the other corn, and took of their sheep in exchange for it. And this sort of trading is now generally in use in our foreign plantations, to supply the want of money: but in process of time, as trading increased, so did luxury begin to abound; and as luxury abounded, so men's wants grew greater: which begat a necessity of some other way of commerce: and this was money; which is of that antiquity, that Josephus tells us, that Cain (the son of Adam, and the first-born of men) was very greedy in gathering of money together; though of what metal that money was made, and whether it was coined or not, he is silent. Herodotus writeth,

that the first that coined silver and gold to buy and sell with, were the Lydians: for silver and gold being the most precious of metals, were so much valued, that whatever any man wanted, might be purchased for it. Homer indeed tells us, that before the siege of Troy, men used to change or barter one commodity for another. But it is undeniable, that money was in use long before that time: for when Abraham purchased the cave of Machpelah, and the field in which it was, for a burying place for his family, he gave four hundred shekels of silver for it; which the sacred text tells us, was current money with the merchants: and this about the year of the world 2088, which was near 700 years before the destruction of Troy. But though the money was current with the merchants, yet I question whether it was coined or not; for it rather appears that it received its value from its weight, than from any stamp that was upon it: their weight of a shekel being a quarter of an ounce, and the true value of it fifteen pence of our money, so that at that rate Abraham paid twenty-five pounds of our English money for that burying-place.

We read likewise of pieces of silver, or silverlings before this, which was current money among the nations at that day: for Abimelech, king of Gerar, having taken Abraham's wife from him, upon a supposition that she was his sister, when he came to understand the truth of the matter, not only restored

his wife to him again, but also gave him a thousand pieces of silver, or silverlings; the value of which thousand pieces (each piece being worth two shillings and sixpence) came to one hundred and twenty-five pounds, two shillings and sixpence; which at that day was a noble present for a king to give.

But besides shekels and silverlings, there were talents also, the weight of which was 750 ounces; a talent of silver (for there were talents of gold as well as silver) contained the value of one hundred and eighty-seven pounds ten shillings. Of each of these coins there is frequent mention in the Holy Scriptures of the Old Testament: in the New Testament our Saviour commanded Peter to take up the fish that first came to hand, and when he had opened his mouth, he should find therein a piece of money; which he was to take and give the tax-gatherers for his Master and himself: which piece of money was called a stator, which contained half an ounce of silver, and came to two shillings. And when the wicked Jews came to insnare our Saviour about the lawfulness of paying tribute to Cæsar, he bid them show him the tribute money, and they showed him a penny, which is sevenpence halfpenny; and that this was money coined and stamped, appears by our Saviour's asking them, whose was the image and superscription? to which they answered, Cæsar's.

But I need not quote the Scripture to prove that the Jews and Romans used to coin money, the image

and superscription giving a value to it, and promoting the currency of it. For silver was coined in Rome, in the year of the world 3672, which was about 300 years before our Saviour was born into the world. History tells us that silver was first of all coined in the isle Egina; but in Rome it was stamped with the impress of a chariot and horses. And Janus caused brass to be coined with a face on the one side, and a ship on the other, in memory of Saturnus, who arrived there in a ship. Servius Tullus, a king of the Romans, first coined brass with the image of a sheep and an ox. And in some places leather cut into pieces, has had the stamp of authority put upon it, and so it was made to pass for money. And in New England, the Indians have money which they call Wampompege, which is of two sorts, one white, which they make of the stem or stock of the periwinkle, which they call Meteaûhock, when all the shell is broken off; and of this sort six of their small beads (which they make with holes to string the bracelets) are current with the English for a penny. The other sort is black, inclining to blue, which is made of the shell of a fish, which they call Poquaûhock; and of this sort, three make an English penny. They that live upon the sea-side generally make of it; and as many make as will; none being denied the liberty of making it. This coin or money the Indians set such a value upon, that they bring down all the sorts of furs which they take

in the country, and sell to the Indians and English too, for this Indian money ; and the currency of it among them, makes them look upon it as a good equivalent for what commodities they have to sell, both the English, Dutch, and French trading to the Indians with it about six hundred miles north and south from New England.

Which is sufficient to show that the use of money is very ancient, and is made use of by all nations, in trading with each other ; and was first invented as a medium in trade, and an equivalent for all sorts of commodities.

CHAPTER II.

OF THE MISERY AND UNHAPPINESS OF THOSE THAT WANT
MONEY, AND ARE IN DEBT BY BORROWING OF IT.

THERE is no wise man that will covet money for itself, but for the use that is to be made of it: for money itself cannot satisfy; and so we are told by the wisest of men, Eccles. v. 10, "He that loveth silver, shall not be satisfied with silver; nor he that loveth abundance, with increase." In a time of famine, or in a besieged city, a man may have money enough by him, and yet may want a piece of bread: money therefore is prized not for itself, but for its use; because, as Solomon also says, "money answers all things:" and seeing without money a man can have nothing, they must be very miserable that are without it.

Charity (in this last and iron age of the world) is grown so cold, that there is scarce any thing to be got upon that account; if you are a-cold, charity will not warm you; neither if you are hungry, will it fill your belly. But if you have money, you may do both.

If you have money, you may be a livery-man, an assistant, a warden, a master of your company;

but if you want money, you'll never arrive to the honour of a beadle; for even for such an inferior employment you must make friends, and that cannot be done without bribes, nor can you bribe without money.

If you have money, you may be an honest man, and a good man; but if you want money, you must be a knave by consequence.

Inquire of a rich man among his neighbours, what he is, meaning only whether he be a substantial man, and one that is responsible, and they will presently tell you, He's a very good man, I'll assure you: though at the same time, with respect to his morals, he is perhaps as profligate a fellow as any is in the whole parish; and one that lives by oppressing his poor neighbours, and doing all manner of injustice: his money making amends for all his enormities. I knew a certain tradesman in London that had an uncle, a rich, covetous fellow, that was worth many thousands: this poor man addressed himself to his uncle to give him a hundred pounds to set him up; but he knew the worth of money better than to part with it out of his own hands, before death forced it from him: and told him plainly he would give him nothing while he lived, but it may be he might leave him something when he died; especially if he found him industrious, and that he put himself in a way to live. The poor man had but little money, and less credit, and how to put himself

into a way to live he knew not, his trade being none of the best for a journeyman : however, picking up a little credit at one place, and a little at another, he addresses himself to the company he was free of, and would fain have borrowed fifty pounds of them ; but truly they would not lend it him, but upon such security as he could not procure : in this extremity, having put himself into a shop, he goes again to his uncle, to desire him to lend him a little money ; telling him he had set up of his trade, and was got into a shop ; but wanted money to carry on his business, and desired him to lend him a little : his uncle finding he was getting into a way, out of his great generosity lends him twenty pounds, but makes him give him a bond to pay him again in a year's time. The poor man had almost as good have been without his money as to have been under such an obligation ; but was resolved to keep touch with him, though he lived so poorly all the time, that he was the scorn of his neighbours and fellow tradesmen, who all looked upon him as a poor, and consequently a pitiful fellow : but for all that, though with much ado, he had the good fortune to pay back his uncle the twenty pounds within the time limited : which his uncle took so well, that he told him, since he took such care to keep his word, he would remember him another time : and so he did ; for, having neither wife nor child, when he died he divided his estate among his relations, and left this poor kinsman of his, thirty

thousand pounds in ready money, and fifteen hundred pounds per annum. And now this poor man, whose poverty made him the scorn of his neighbours and acquaintance before, was become a very good man all on a sudden, insomuch that the city took notice of him, and chose him sheriff the very next year; and the company, that before refused to lend him fifty pounds, now chose him their master, and were all his humble servants; and he was applauded and cried up by every one: here was now a mighty change; and yet the man was the same still; it was money only made the difference. Judge therefore whether want of money be not an extraordinary misery, and a great unhappiness.

This puts me in mind of a story I have heard related of Jocelin Piercy, Esq., brother of the Earl of Northumberland, who, going by a butcher's shop near Cow Cross, affronted his dog, who thereupon fell a barking at him, and the esquire made no more ado, but drew his sword and run him through: the butcher, who was troubled for the loss of his dog, charged a constable with the esquire, and has him before a Justice of Peace in Clerkenwell, for killing his dog, who was a good servant to him, and a great security to his shop. Being before the Justice, who knew him not, he examined him very strictly why he killed the man's dog? The esquire answered him very carelessly, "Because the dog run at him." "Run at ye," said Mr. Justice, "how did he run

at ye?" To which Piercy, being a comical sort of a man, replied, "He run at me thus, bow, wow, wow," and therewith taking a little run, as if he would show how it was, run upon the Justice's worship, and threw him and his chair down together; which Mr. Justice looked upon as such an affront to his worship as nothing would atone for but committing him to Newgate, aggravating the crime of killing the butcher's dog, telling him his dog was his servant; and that, for aught he knew, himself, or some of his gang, designed to rob his shop, but he'd make an example of him, he was resolved. Piercy seemed very little concerned at what the Justice said, which madded him the more. And therefore he calls his clerk to make his mittimus, who, asking him what his name was, he said, "Jocelin." "What besides Jocelin?" said the Clerk. "Piercy," answered he. "Of what place?" replied the Clerk. "Of Northumberland House, near Charing Cross," said he. The Justice hearing this, and knowing there was a very comical gentleman of that name, who was brother to the Earl of Northumberland, then a great favourite of the King's, immediately changes his tone, and with a smiling countenance cries out, "What, the Earl of Northumberland's brother?" "Yes, and please your worship," replied he. With that the Justice comes to him with his hat in his hand, "Mr. Jocelin Piercy, your very most humble servant; I hope, my lord, your brother,

is well." "Very well, sir, I thank ye," replied he. "Upon my word, I must beg your pardon, sir, for I did not know you; but you are a comical man, Mr. Piercy, I vow." Piercy then told the Justice, "He must beg his pardon for throwing him down." "O 'tis very well, 'tis very well," says the Justice. "It was a little rude, I confess," says Piercy, "but I protest, 'twas your own fault; for when you asked me how the dog ran at me, I could do no less than show you." "'Twas well enough, Mr. Piercy," says the Justice, "there was no hurt done." And then turning to the butcher, (who stood all this while like Mum-chance, who was hanged for saying of nothing; and looked as if he couldn't help it,) "As for your part, sirrah, I'll teach you to keep your dog within doors, and teach him better manners, and not let him run at gentlemen as they walk along the streets." The poor butcher found now that the tide was quite turned against him; for Mr. Justice presently commanded the Clerk to make his recognizance, and bind him over to the sessions; which had been certainly done, had not Mr. Piercy interposed with the Justice on his behalf.

So that the butcher, because he was a poor man, was forced to be thankful for the killing of his dog, and glad he got off so too: whereas had he been a rich man, he would have made Piercy (as great a man as he was) have given him satisfaction. But when a man wants money, he must be thankful for

injuries, and put up with any wrongs, because he knows not how to right himself. For as the blind man eats many a fly, because he cannot see them; so the poor man suffers many an injury because he cannot help himself.

If a poor man that wants money, be at any time sick, he is censured to be drunk: but if a rich man be never so drunk, he is only indisposed: thus persons are judged, not according to truth and justice, but according to their riches or poverty. A rich man is an honest man, though he be never such a knave and debauchee; but a poor man, though he be never so honest and so good, yet if he wants money, he is a knave.

Let a rich blockhead talk the greatest nonsense in the world, yet he shall be admired and applauded; and if a poor, but ingenious man, be in company, and could speak a thousand times more to the purpose, yet if he wants money, he must not presume to contradict him.

Thus, whosoever wants money is always subject to contempt and scorn in the world, let him be never so well accomplished with the perfections of body or mind: so true is that which Juvenal tells us,

*Nil habet infelix paupertas durius in se
Quam quod ridiculos homines facit.*

*Nothing makes poverty more grievous then
That it contemptible doth render men.*

And though it be the hardest thing to bear in po-

verty, yet it is always a constant concomitant of it, that it exposes men to scorn and ridicule; and that by those who are far more worthy of contempt themselves, both in regard of their ignorance, and debauched lives, or insignificant conversations.

I confess, if we look backward into the better and wiser ages of the world, virtue, though clothed in rags, was more esteemed than the trappings of the golden ass: 'tis in these last and worst of days that vice has got such an ascendant in the world, as to make men think all that are poor are miserable; for in the primitive times, poverty was the badge of religion and piety; and well it might, for not many great, nor many noble were called: and the study of wisdom, and contempt of the world, was in esteem amongst the wisest philosophers in the early ages. But, as Ovid has it,

Tempora mutantur, et nos mutamur in illis.

The times are changed, and even we
Seem changed with the times to be.

So that in these times, considering the misery of wanting money is so great, we may say with the wise man, "My son, it is better to die than to be poor:" which saying was perhaps the occasion of an old miser's mistake, who bid his son observe what Solomon said, which was, "Always to keep a penny in his pocket." But his son answering again, "He did not remember that Solomon said any such

thing;" the miser replied, "Then Solomon was not so wise as he took him for."

Indeed money is now become the worldly man's god; and is the card which the devil turns up trump, to win the set withal; for it gives birth, breeding, beauty, honour, and credit; and makes the possessors think themselves wise, though their very thinking so declares them fools. But because money answers all things, and is in such vogue with the world, therefore so many are willing to purchase it, though with the loss of soul and body.

But the want of money does not only cause man to be contemned and ridiculed, but it also puts men upon taking wicked and unlawful courses to obtain; which made one say,

O mala paupertas, vitii scelerisque ministra!

O wretched poverty! a bawd thou'rt made
To ev'ry evil act, and wicked trade.

For it wresteth and maketh crooked the best natures; which are forced by their necessities to do those things which they blush to think of while they are doing them: such is borrowing, and not being able to pay; to speak untruths, to cover and disguise their poverty; to deceive, and sometimes to cheat their nearest relations. And all because when they are in want, they are scorned and despised, and perhaps disowned by them.

Nay, if it be a friend upon which a man has laid

the greatest obligations, yet if he comes to be in want, and come to see those he has obliged before, if they cannot avoid bidding him dine with them, yet he shall be placed at the lower end of the table, and carved unto the worst of the meat: and though they are drinking frequently one to another, yet he shall be fain to whisper to one of the servants for his drink, and endure all the jeers that shall be put upon him, by those that are courted at the upper end of the table; no one all dinner-time showing him any countenance, but looking upon him as the nuisance of the company. These are things so irksome, and hard to be borne by a generous and noble spirit, that did not their want enforce them to accept of a dinner, they could with more satisfaction dine with my Lord Mayor's hounds in Bunhill fields.

Besides, whatever discourse is offered at the table, yet the necessitous man, (though perhaps he can speak more to the purpose than all that are there) must not put in a word, but give them leave to engross all the talk; and must hear them tell the most palpable lies, and speak the absurdest nonsense that may be, and yet must be silent, and sit like a person that neither knew nor understood any thing.

Now if all these miseries arising from the want of money were but well considered, it would certainly make men willing to eat their bread at home, and not be beholden to another for their meat: for, "*Est aliena vivere quadra, miserrimum;*" "It is most miserable to live on the trencher of another man."

But before I leave this subject, of showing the misery of wanting money, it is necessary I should say something of the misery of borrowing money, or running into debt, which is a consequent of wanting money: for he that does not want, has no occasion to borrow: and is, in that respect, happy; for being out of debt, he is out of danger; and therefore needs not make use of the clanculars, and find out all the by-ways and private-turnings, on purpose to avoid his creditors; but can walk in the open streets without fear, and whet his knife even at the Counter gates.

But on the contrary, he that borrows money, has made him such a slave to his creditors, that he dares hardly say his soul is his own; and is afraid that every one he meets is a sergeant, or a bailiff, that intends to captivate his outward tabernacle: like the man that in the night-time, having his coat caught by a nail, and so stopped, he presently cried out, "At whose suit?" as supposing it had been a sergeant that had arrested him. The melancholy air of his face, is sufficient to tell his fears: his very sleep is disturbed with fearful dreams, and the very thoughts of a prison are worse than death to him. He is afraid to see his own friends, lest they should be metamorphosed into duns; and he would at any time go a mile about, to avoid meeting with a creditor, whom he looks upon to be the ill-naturedst man in the world, for having once done him a kind-

ness, he is ever after twitting him in the teeth with it. In short, the man that is in debt has his mind so loaded with fetters, that at best, he looks upon himself but as a prisoner at large; and is so much confined in his own house, that though he hears one knock, he dares not go to the door, for fear of meeting with a sergeant to arrest him: or with a creditor, to ask when he shall be paid; and, because through poverty and want, he has but little flesh on his back, threatening to have his bones: in the mean time hindering him from getting that money with which he should be paid.

But besides all this, there are other miseries with which the poor debtor is always troubled, and that is, that his creditor grudges him every bit of meat he eats, especially if it be better than ordinary: he would have him and his family live only upon bread and water: but if he happens to have a good pig at Bartholomew-tide, or a good goose at Michaelmas, and any of his creditors see it, they presently cry out, "He can find money to cram his guts, and feed his family with the best the season affords; but he cannot find money to pay me what he owes me: I am sure I cannot live at that rate he does." And it may be that is no more than what is true; not that he is not able, but because he has no heart to do it; though he wallows in wealth as the swine does in the mire. And perhaps the poor debtor and his family has pinched all the week to save a little mo-

ney to buy a good meal on Sunday, which yet he is as afraid to be seen eating, as if he had stolen it, keeping his door shut whilst it stands upon the table; and if any one knocks while he is at dinner, taking the dish away before the door be opened: and what greater slavery can a man be exposed to? or what will grate more upon a free-born mind? In like fear is he also of being seen by his creditors with a good suit of clothes on. Then the cry is up again, "He can find money to buy good clothes, but not to pay his debts!" As if, because a man owes money, he was obliged to go naked, or always in rags. And then the old usurer is sure to add, "Well, I know not what other folks may do, but I am sure I cannot afford to lay out so much money upon myself:" that is, he cannot find in his heart to do it; every penny of money he lays out, being more hard to part with, than so many drops of his blood: and therefore it is he goes himself in old and ragged clothes, made up of so many several sorts of patches, that it is as hard to find which was the original cloth his clothes were made of, as it is to find out the head of Nilus, the Egyptian river. So that whilst the poor debtor is haunted by such ghosts, if he gets a good piece of meat, he eats in fear; and if he has a good suit of clothes, he is afraid to be seen in them; so importunate are his duns for their money, and so filled with envy to see him have any thing that is good. But I will conclude this chapter with Mr.

Randolph's ingenious poem upon his importunate duns.

ON IMPORTUNATE DUNS.

BY MR. THOMAS RANDOLPH.

Plague take you all : from you my sorrows swell,
Your treach'rous faith make me turn infidel.
Pray vex me not, for heaven's sake, or rather
For your poor children's sake, or for their father.
You trouble me in vain : whate'er you say,
I cannot, will not, nay, I ought not pay :
You are extortioners, I was not sent
To increase your sins, but make you all repent
That e'er you trusted me. We're even here :
I bought too cheap, because you sold too dear.
Learn conscience of your wives, for they, I'll swear,
For the most part trade in the better ware.
Hark, reader ; if thou never hadst one,
I'll show the torments of a Cambridge dun :
He rails where'er he comes ; and yet can say
But this, that " Randolph did not keep his day."
What ! can I keep the day ? or stop the sun
From setting, or the night from coming on ?
Could I have kept days, I had changed the doom
Of times and seasons that had never come.

These evil spirits haunt me every day,
And will not let me eat, study or pray :
I am so much in their books, that 'tis known
I am too seldom frequent in my own.
What damage given to my doors might be,
If doors might actions have of battery ?

And when they find their coming to no end,
 They dun by proxy, and their letters send
 In such a style, as I could never find
 In 'Tully's long, or Seneca's short wind.

Good master Randolph, pardon me, I pray,
 If I remember you forgot your day :
 I kindly dealt with you; and it would be
 Unkind in you, not to be kind to me.
 You know, Sir, I must pay for what you have;
 My creditors wont stay; I therefore crave
 Pay me, as I may pay them, Sir: for one brother
 Is bound in conscience not to wrong another.
 Besides, my landlord would not be content
 If I should dodge wi' him for his quarter's rent :
 My wife lies in too; and I needs must pay
 The midwife, lest the foal be cast away :
 And 'tis a second charge to me, poor man,
 'To make the new-born babe a Christian :
 Besides, the churching a third charge will be,
 In butter'd haberdine and furmity.
 Thus hoping you will make a courteous end,
 I rest (O would thou wouldst)

Your loving friend

A. B. M. H. T. B. H. L. J. O.

J. F. M. G. P. W. — Nay I know

You have the same style all; and as for me,
 Such as your style is, shall your payment be;
 Just all alike: see what a cursed spell
 Charms devils up, to make my chamber hell!
 This some starved 'prentice brings; one that does look
 With a face blurr'd more than his master's book.
 One that in any chink can peeping lie,

More slender than the yard he measures by :
 When my poor stomach barks for meat, I dare
 Scarce humour it : they make me live by air,
 As the cameleons do ; and if none pay
 Better than I have done, even so may they.
 When I would go to chapel, they betray
 My zeal, and when I only mean to pray
 Unto my God ; then all I have to do,
 Is to pray them, and glad they'll hear me too.
 Nay, should I preach, the rascals are so vexed,
 They'd fec a beadle to arrest my text,
 And sue, if such a suit might granted be,
 My use and doctrine to an outlawry.
 This stings ; yet what my gall most works upon,
 Is that the hope of my revenge is gone ;
 For were I but to deal with such as those
 That knew the danger of my verse and prose,
 I'd steep my muse in vinegar and gall,
 Till the fierce scold grew sharp, and hang'd 'em all.
 But those I am to deal with, are so dull,
 (Though got by scholars) he that is most full
 Of understanding, can but hither come,
 Imprimis, Item, and The Total Sum.

I do not wish them Egypt's plagues ; but even
 As bad as they ; I'll add unto them seven :
 I wish not locusts, frogs and lice come down,
 But clouds of moths in every shop i' th' town :
 Then honest devil to their ink convey
 Some aquafortis, that may eat away
 Their books : to add more torments to their lives,
 Heaven, I beseech thee, send them handsome wives ,

* * * *
 * * * *

And give them children with ingenuous faces,
Indued with all the ornaments and graces
Of soul and body, that it may be known
To others, and themselves, they're not their own.
And if this grieve them not, I'll vex the town
With this curse, States put Trinity Lecture down :
But my last imprecation this shall be,
May they more debtors have, and all like me.

Though I confess Mr. Randolph (who was as witty a man as any in the age he lived in) is very sharp upon his duns ; yet considering they were importunate ones, those that have had the same kind of usage from them will think he has but done them justice. But this, I presume, will be enough to show the misery of wanting money; and what a great unhappiness it is to be forced to borrow it.

I shall next proceed to inquire into the reason why, or by what means it comes to be so much wanted: but that shall be the business of the next chapter.

CHAPTER III.

AN INQUIRY INTO THE CAUSE OF MEN'S WANTING MONEY.

SINCE money is a thing so necessary and so useful, and the want of a competency of it makes a man so very miserable, rendering him liable to all the scorn and contempt that an ill-natured world can throw upon him; it seems a little strange so many should want, especially of those that know the worth of it. And therefore it may be worth our inquiring into the cause from whence this want proceeds, I mean the common and ordinary causes; for there are some causes that are extraordinary, such as all our wit and prudence can neither foresee nor avoid. Such was that extraordinary and surprising storm, in November, 1703, whereby many thousands were undone as to their estates, besides the many lives that were lost: and such also was the dreadful fire of London, whereby some that had great estates one week, had scarce bread to eat the next week. And particular persons had particular losses by fire, many times since. Thus, in a time of war, many are unavoidably losers; but these must not be reckoned the common and ordinary ways that make and keep men poor. We know indeed, that by the Divine providence, in the body of a commonwealth there must

be as well poor as rich, even as a human body cannot subsist without hands and feet to labour and walk about to provide for the other members, the rich being the belly, which devour all, yet do no part of the work. But the cause of every man's poverty is not one and the same: some are poor by condition, and content with their calling, and neither seek, nor can work themselves into better fortune; yet God raiseth up as by miracle the children and posterity of these, oftentimes to possess the most eminent places either in church or commonwealth, as to become archbishops, bishops, judges, commanders, generals in the field, secretaries of state, statesmen, and the like, so that it proveth not always true which Martial saith,

Pauper eris semper, si pauper es, Æmiliane.

If poor thou art, then poor thou shalt remain:
Rich men alone do now rich gifts obtain.

Of this condition are the greatest number in every kingdom; other there are, who have possessed great estates, but those estates (as I have seen and know it in some families, and not far from the city) have not thrived or continued, as gotten by oppression, deceit, usury, and the like, which commonly lasteth not to the third generation, according to the old saying,

De male quæsitis vix gaudet tertius hæres.

It seldom is the grandchild's lot
To be the heir of goods not justly got.

Others come to want and misery, and spend their fair estates in ways of vicious living, as upon drink and women; for Bacchus and Venus are inseparable companions, and he that is familiar with the one, is never a stranger to the other.

Uno namque modo, vina Venusque nocent.

In one same way, manner, and end,
Both wine and women do offend.

Some again live in perpetual want, as being naturally wholly given to idleness; these are the drones of a commonwealth, who deserve not to live. “Qui non laborat, non manduces,” “he that labour-eth not, must not eat.” “Labour night and day, rather than be burdensome,” saith the Apostle Paul. Both country and city swarm with these kind of people. “The diligent hand (saith Solomon) shall make rich, but the sluggard shall have a scarcity of bread.” I remember when I was in the Low Countries, there were three soldiers, a Dutchman, a Scot, and an Englishman, who for their misdemeanors were condemned to be hanged: yet their lives were begged by their several men, one a bricklayer, that he might help him to make bricks, and carry them to the walls: the other was a brewer of Delft, who begged his man to fetch water, and do other work in the brew-house: now the third was a gardener, and desired the third man to help him to work in, and dress a hop-garden. The first two accepted their offers thankfully: this last, the Englishman,

told his master in plain terms, "His friends had never brought him up to gather hops;" and therefore desired to be hanged first, and so he was.

Others having had great estates left unto them by their friends, and who never knew the pain and care in getting them, have, as one said truly, galloped through them in a very short time. These are such of whom Solomon speaketh, "who having riches, have not the hearts (or rather the wit) to use them:" these men most aptly are compared to the willow-tree, which is called in Latin *frugiperda*, or lose-fruit, because the palms of the willow-tree are no sooner ripe but blown away with the wind. I remember, in Queen Elizabeth's time, a wealthy citizen of London left his son a mighty estate in money; who, imagining he should never be able to spend it, would usually make ducks and drakes in the Thames with shillings, as boys are wont with tile-sheards and oyster-shells; and in the end grew to that extreme want, that he was fain to beg or borrow sixpence, having many times no more shoes than feet; and sometimes "more feet than shoes," as the beggar said in the comedy.

Many also there are, who having been born to a fair estate, have quite undone themselves by marriage, and that after a twofold manner: first by matching themselves without advice of parents or friends in heat of youth, unto proud, foolish, and light housewives, or such eternal clacks, that one

were better have his diet in hell, than his dinner at home; there to be troubled with her never-ceasing tongue. And this is the reason so many of their husbands travel beyond the seas, or at home go from town to town, from tavern to tavern, to look for company; and in a word, to spend any thing, to live any where, save at home in their own houses, where they are sure to have no quiet.

Others there are again, who match themselves (for a little handsomeness and eye-pleasing beauty) into a very mean and poor family, without birth or breeding, and sometimes drawn in hereto by broken knaves, necessitous parents, who are glad to meet with such, that they might serve them as props to uphold their decaying and ruinous relations, and these poor silly young birds, are commonly caught up before they be fledged, and pulled bare before ever they knew they had feathers; for their fathers-in-law (or some near kin) as soon as they have seen one and twenty, have so belimed them in bonds, that they shall hardly as long as they live, be able to fly over ten acres of that land their friends left them.

A knight of eight or ten thousand pounds' land by the year, doted upon an ale-wife's daughter, and made her a lady, and then the devil made her prouder than those that are born so. It cannot be denied, but women of the meanest condition may make good wives, since "*paupertas non est vitium*," "poverty is no vice;" but herein is the danger, that

when their husbands have taken a surfeit of their beauties (as oftentimes they do) and begin to find their error, they begin (as I have known many) to contemn them, and fly abroad, and not only dote upon others, but devise all the ways they can (being grown desperate) to give away or sell all that they have: besides, those upstart gentlewomen oftentimes prove so wickedly imperious and proud, as that they make no conscience to abuse, insult over, and make mere fools of their husbands, by letting and disposing of his land, gathering up his rents, putting away and entertaining what servants they please: and thereby verify that old verse,

Asperius nihil est humili, cum surgit in altum.

There's nothing more perverse and proud than she,
Who is to wealth advanced from beggary.

An Italian earl, about Naples, of a hundred thousand crowns by the year, married a common laundress: whereupon the old Pasquin (an image of stone in Rome) the next Sunday morning, or shortly after, had a foul and most filthy shirt put upon his back, and this tart libel beneath:

Why how now, Pasquin! I thought you would scorn
To wear a foul shirt on a Sunday morn.

To which Pasquin is made to return this answer:

I know not how to help it; for 'tis said
My laundress is of late a countess made.

But there is another inconveniency, which is, that besides the calling of his wit and judgment into

question, he has so many worse than horse-leeches, continually preying upon his estate, as his wife has necessitous friends and kindred. But they that thus marry, are commonly such young men as are left to themselves; their parents, overseers, or faithfullest friends being either dead, or at a great distance from them.

Others not affecting marriage at all, live (as they say) upon the commons, to whom it is worse than death, to be put into the several; but spend that they have altogether in irregular courses of life, as in change of houses and lodgings, entertainment of new acquaintance, making great feasts in taverns, invitations, meetings of their (common) mistresses, coach-hire, clothes in fashion, and the like; besides the hanging on and intrusion of some necessitous parasites, of whom they shall find as much use, as of water in their boots.

There are others again of over-good free natures and dispositions, who are easily fetched and drawn in by decayed and crafty knaves (I call them no better, for in truth they are not) to enter into bonds, and to pass their words for their old debts and engagements; and this they are wrought to do in taverns, in their cups and merriments, at ordinaries, and the like places. I would have in the fairest room of one of these houses, the emblem of a gallant young heir, creeping in at the great end of a hunter's horn, with ease, but cruelly pinched at the

coming out of the small end, and a fool standing not far off, laughing at him. And these be those fools who will be so easily bound for others, and pass their words in their drink.

Facilis descensus Averni,
Sed revocare gradum,

'Tis easy into hell to fall,
But to come back from thence is all.

It is easy slipping into trouble, but the return and getting out of it is full of difficulty.

Infinite also are the casualties that are incident to the life of man, whereby he may fall into poverty; as misfortune by fire, loss at sea, robbery and theft on land, wounds, lameness, sickness, &c.

Many run out of great estates, and have undone themselves by over-sumptuous building, above and beyond their means and estates.

Others have been undone by careless and thriftless servants, such as waste and consume their master's goods, neither saving nor mending what is amiss; but whatsoever they are intrusted withal, they suffer to be spoiled, and run to ruin. For, "*Qui modica spernit, paulatim defluit*:" "He that despiseth small things, falls by little and little," saith the wise man.

Some (yea a great many) have brought themselves to beggary by play and gaming, as never lying out of ordinaries, and gaming-houses, which is the ready road to ruin. Such places, like quicksands, so suddenly sink and swallow them, that

hardly you shall ever see their heads appear any more.

Others (and great ones too) affect unprofitable, yea, and impossible inventions and practices, as the philosopher's stone, the adamantine alphabet, the discovery of that new world the moon, by those new-devised glasses, (far excelling, they say, those of Galilæus,) sundry kinds of useless wildfires, water-works, extractions, and the like.

If any would be taught the true use of money, let them travel into Italy, for the Italian (the Florentine especially) is able to teach all the world thrift. For, Italy being divided into many principalities and provinces, and all fertile, the inhabitants are many, (and by reason of often differences amongst them, apt to take up arms) the people are subject to taxes and impositions; as in Florence, the duke hath excise or custom at the gates, even out of herbs, that are brought for salads and broths into the city. Having thus shown the causes of men's wanting money, take the following character of such a man.

THE CHARACTER OF THOSE THAT WANT MONEY, DRAWN
TO THE LIFE.

He that wanteth money is for the most part of a sorrowful countenance and extremely melancholic, both in company and alone by himself; especially if the weather be foul, rainy or cloudy. Talk to him of what you will, he will hardly give you the

hearing; ask him any questions, he answers you with a monosyllable, as Tarleton did one who did out-eat him at an ordinary; Yes, No, That, Thanks, True, &c. That rhetorical passage of "*Status translatus*," the state translatable, is of great use with him; for he is always laying the cause of this want upon others, and protesting this great lord, and that lady, or kinsman, owes him money, but not a denier that he can get; he swears at, and murmurs against the French, and other strangers, that convey such sums of money out of the land, though in truth it would be all one to him if 'twere still in the land; besides our leather hides, under the colour of calf-skins, and at that word, he shows his boots out at the heels, and wanting mending. He walks with his arms folded, his belt without a sword or rapier, (that perhaps being somewhere in trouble) a hat without a cravat, or handkerchief, hanging over his eyes, only wears a weather-beaten fancy, for fashion sake: he cannot stand still, but like one of the Tower wild beasts, is still walking from one end of his room to another, humming out some new northern tune or other; if he meets with five or ten pieces, happily conferred upon him by the beneficence of some humble friend or other, he is become a new man, and so overjoyed with his fortune, that not one drop of small drink will down with him all that day.

CHAPTER IV.

NEW DIRECTIONS TO ALL MANNER OF PERSONS THAT BE IN WANT OR STRAITS, HOW TO SUPPLY THEMSELVES WITH MONEY ENOUGH AT ALL TIMES.

IF a man hath fallen into poverty or distress, either by death of friends, some accident or other by sea or land, sickness or the like, let him not despair; for "*Paupertas non est vitium.*" And since the commonwealth is like unto a human body, consisting of many members, so useful each to either, as one cannot subsist without the other; as a prince, his council, and statesmen are as the head; the arms are men of arms; the back the commonalty; hands and feet, are the country and mechanic trade, &c. So God hath ordained, that all men should have need one of another, that none might live idly, or want employment. Wherefore idleness, as the bane of a commonwealth, hath a curse attending upon it, it should be clothed with rags, it should beg its bread, &c. A proper young man begging of a gentleman on the way in Oxfordshire, the gentleman chid him, and told him, That a man of his youth and limbs, might be ashamed to beg; whereupon the begger said, He was troubled with a loathsome disease, which he was ashamed to name. The gentleman

giving him twopence, and riding forward, sent his man back to know what his disease was; the beggar refusing to tell him, and being threatened to be cudgelled, he told the serving-man in plain English, that his disease was idleness, for he was so lazy, he could not work. I remember I have read in an Italian history, of one so idle, that he was fain to have one to help him to stir his chaps, when he should eat his meat.

Now if you would ask me, what course he should take, or what he should do that wanteth money, let him first bethink himself to what profession or trade of life he hath been formerly brought up; if of the inferior or middle sort of tradesmen or artificers (for those are chiefly concerned in this unhappiness.) Let such,

First, Be very diligent and industrious in their respective trades and callings, and not be slothful in business.

Secondly, Let them take heed of idleness and of all vain and idle companions; that loiter up and down, and squander away their time as if it were of no value, when it is the most precious thing in the world: there being nothing in the world that is a more certain indication of ruin and destruction, than the wasting and misimprovement of our time. And yet this is frequently done by those that would take it ill to be taxed therewith: as for instance, how many are there that spend a great deal of their

time in coffee-houses and weekly clubs; where, though but little money is pretended to be spent, yet a great deal of precious time is there squandered away and lost: which many (that frequent those places) never think of; but measure their expenses only by what goes out of their pockets; not considering what they might have gained in that time by their labour, and what they might have saved by keeping in their shops. Let us therefore reckon, that when a tradesman goes to the coffee-house or ale-house in a morning, to drink his morning's draught, let it be of what liquor it will; where whilst he is spending his twopence, what with smoking and talking, he whiles away at least an hour: and in the evening goes to his twopenny club, and there tarries from six till ten; and it must be but a very ordinary trade, which in that time could not have got a shilling; and if he keeps servants, the want of his presence at home may have lost him as much as he could have gotten in that time himself: so that his spending a groat morning and night, (that is, twopence each time) cannot be accounted less than the loss of seven groats a day, which comes to fourteen shillings a week, and in a year amounts to thirty-six pounds ten shillings: which if it had been saved, would by that time one of his children had been grown up to one and twenty years of age, and so fit to have been either disposed of in marriage, or set up of his trade, would have amounted to seven hundred and sixty-

six pounds ten shillings; which would have been a very ample portion to begin the world with. He therefore that would live so as not to want money, must prevent all such idle and needless expenses, and unnecessary loss of time.

But if the person complaining of the want of money, has been brought up to no trade, then let him consider to what kind of life his genius or natural disposition does most of all incline him. If he has a mind to seek his fortune abroad, he may at once satisfy his curiosity, supply his necessity, and serve his country, by going into Her Majesty's service, and by putting himself forward in doing brave actions, he may advance both his fortune and family: and if he list not to travel by land, he may enter himself on board one of Her Majesty's men of war in the royal navy; and have the same opportunity to advance himself by brave actions at sea. If you list not to follow the wars, you may find entertainment among our new plantations in New Zealand, the Barbadoes, St. Christopher's, Jamaica and the rest; where, with a great deal of delight, you may have variety of honest employments, as fishing with the net or hook, planting, gardening; and the like; which, besides your maintenance, you shall find it a great content to your conscience to be in action, which God commands us all to be. If you have been ever in a grammar-school, you may every where find children to teach, so many, no doubt, as

will keep you from starving, and it may be in a gentleman's house; or if you get entertainment of any who followeth the law, or practiseth physic, you may with diligence and practice by the one, prove a clerk to himself, or some Justice of the Peace: by the other, you may get the knowledge and nature of herbs, and all foreign drugs from his apothecary, and perhaps many good receipts for agues, wounds, and the like: I have known many this way to have proved in a country town tolerable physicians, and have grown rich. If, being born a gentleman, (as our gentlemen do) you scorn to do any of these, you may get to be a gentleman-usher to some lady or other; they are not a few that have thrived passing well this way. The times in no age were so hard, as to deny industry and ingenuity a livelihood; the soldier may live by the exercise of his sword, as the scholar by the exercise of his pen, and not pretend unto that which he understandeth not: and in a word, rather than be in a miserable and pitiless want, let a man undertake any vocation and labour, always remembering that homely (but true) distich of old Tusser's,

Think no labour slavery,
That brings in penny saverly.

And as a necessary rule hereunto coincident, let every man endeavour by a dutiful diligence to get a friend, and when he hath found him, (for they are not so easily found in these days) use all care pos-

sible to keep him, and to use him as one would do a crystal or Venice glass, to take him up softly, and use him tenderly; or as you would a sword of excellent temper and metal, not to hack every gate, or cut every staple and post therewith, but to keep him to defend you in your extremest danger. False and seeming friends are infinite, and such be our ordinary acquaintance, with the compliment of, "I am glad to see you well, how have you done this long time?" &c., and these we meet with every day. There is no torment like to the want of money; it puts a man upon unlawful and forbidden actions, and like the strappado, it often stretches him an inch beyond his length: in a word, for conclusion, let every one that would be careful to get and keep money, know the worth of a penny; and since we are born, we must live, *Vivons nous*, let us live as well, as merrily as we can in these hardest times, and say every one of us, as Sir Roger Williams, that brave soldier, said to the Queen Elizabeth, when he wanted pay for his soldiers; "Madam, I tell you true, we will be without money for no man's pleasure." And therefore to conclude this chapter, be always careful to get, and cautious in spending money: and when you have it, know how to keep, and yet how to use it, when there is occasion, for money in your pocket is always the best companion: and therefore, as one says, Be a good husband, and thou wilt soon get a penny to spend, a penny to lend, and

a penny for thy friend: for I would have none be such muck-worms and misers as to scrape up money only to keep, and not make use of it: for to such, money is the greatest curse in the world, as you may see by the following examples:

A REMARKABLE ACCOUNT OF THE MISERABLE LIVES AND WOFUL DEATHS OF SEVERAL RICH MUCKWORMS AND MISERS.

In the days of King Henry VIII. there was one Mr. Gresham, a merchant of London, setting sail homewards from Palermo; where at that time there dwelt one Antonio, called the rich; and so he might well be called, who had at one time two kingdoms mortgaged to him by the king of Spain; and yet a griping and usurious miser, who had, indeed the art of catching money, but not of using and improving it aright. Mr. Gresham being crossed by contrary winds, was constrained to anchor under the lee of the island off from Bullo, where was a burning mountain. And about the mid-day, when for a certain space the mountain forbore to send forth flames, Mr. Gresham, with eight of the sailors, ascended the mountain, approaching as near the vent as they durst; where amongst other noise, they heard a voice cry aloud, saying, "Despatch, despatch; the rich Antonio is a coming." Terrified herewith, they hastened their return, and the mountain presently after broke out in a flame. But from so dismal a

place they made all the haste they could; and desiring to know more of this matter (the winds still thwarting their course) they returned to Palermo, and forthwith inquiring for Antonio, they found that he was dead about the very instant, so near as they could guess, that voice was heard by them. Mr. Gresham at his return to London, reported this to the king, and the mariners (being called before him) confirmed the same. Upon Gresham this wrought so deep an impression, that he gave over all his merchandizing, distributed his estate, partly to his kinsfolk, and partly to good uses, retaining only a competency for himself: and so spent the rest of his days in solitary devotion.

CROMERUS.

Of a rich Polonian.

A rich Polonian was very covetous, much given to rapine and oppression, who falling sick, and being like to die, was admonished by his friends to sue to God for mercy; which he refused to do, saying, "that there was no hope of salvation for him; no peace or pardon left." No sooner had he spoke this, but immediately there was heard of the standers-by most vehement stripes and blows, which appeared manifestly upon the body of this dying wretch, who presently gave up the ghost; to the great terror and amazement of all who were present eye-witnesses of his sad and dismal story.

SPOTSWOOD'S HISTORY OF THE CHURCH OF SCOTLAND.

Of the rich Bishop of Glasgow.

John Cameron, Bishop of Glasgow, was a very covetous man; given to violence and oppression, especially towards his poor tenants and vassals. But God suffered it not long to go unpunished: for the night before Christmas-day, as he lay asleep in his house at Lockwood, seven miles from the city of Glasgow, he heard a voice summoning him to appear before the tribunal of Christ, and give an account of his doings. Whereupon he awaked, and being greatly terrified, he called to his servants to bring light, and sit by him; he himself also took a book in his hand and began to read: but the voice calling the second time, struck all the servants to an amazement. The same voice calling the third time far louder and more fearfully, the Bishop, after a heavy groan, was found dead in bed, his tongue hanging out of his mouth: a fearful example of God's judgment against the sin of covetousness and oppression.

STRADA.

Of the rich Cardinal Granvell.

Cardinal Granvell (a great favourite of the king of Spain) being placed under the duchess of Parma, as a chief director of all the affairs in the Low Countries, when he was discharged of his office, and saw all forsaking him, said, "That he had long enough

waited upon other men's occasions: that a man broken with continual toil, could not but wish for rest; and that to one besieged with petitioners, liberty was not to be refused; especially when he knew that petitioners and letter-carriers, met like pitcher-carriers at a spring, which they drain and trouble: that favour at court had better face than inside, and that all human things are found to be far less in our possession than they are fancied in our hope: and that all was vanity and vexation of spirit."

MR. LATIMER.

Of a rich man.

A rich man, when he lay on his sick-bed, was told by one, that in all probability he was not a man for this world: as he heard it, "What," said he, "must I die? Send for a physician; wounds, side, heart, must I die? Wounds, side, heart, must I die?" And thus he continued; and nothing could be got from him but, "Wounds, side, heart, must I die, and go from my riches?"

Mr. Burroughs speaks of a rich man who lived near him, who when he heard his sickness was mortal, sent for his bags of money, and hugged them in his arms, saying, "O must I leave thee, O must I leave thee!"

He relates of another, who when he lay upon his sick-bed, called for his bags, and laid a bag of gold

upon his heart; and after a while, bid them take it away, saying, "It will not do, it will not do."

Mr. Rogers tells of one, that being near unto death, clapped a twenty shilling piece of gold in his mouth, saying, "Some wiser than some: I will take this along with me, however."

CHAPTER V.

A NEW METHOD FOR ORDERING OF EXPENSES.

RICHES are for spending, and spending for honour and good actions; therefore extraordinary expenses must be limited by the worth of the occasion: for voluntary undoing, may be as well for a man's country, as for the kingdom of heaven: but ordinary expenses ought to be limited by a man's estate, and governed with such regard, as that it be within his compass, and not subject to deceit and abuse of servants, and ordered to the best show, that the bills may be less than the estimation abroad. Certainly, if a man will keep but of even hand, his ordinary expenses ought to be but to the half of his receipts; and if he think to wax rich, but to the third part. It is no baseness for the greatest to descend and look into their own estates: some forbear it, not upon negligence alone, but doubting to bring themselves into melancholy, in respect they shall find it broken; but wounds cannot be cured without searching. He that cannot look into his own estate at all, had need both choose well those whom he employeth, and change them often; for new are more timorous and less subtle: he that can look into his estate but seldom, it behooveth him to turn all to a certainty: a

man had need, if he be plentiful in some kind of expenses, to be as saving again in some other ; as, if he be plentiful in diet, to be saving in apparel ; if he be plentiful in the hall, to be saving in the stable, and the like : for he that is plentiful in expenses of all kinds, will hardly be preserved from decay. In clearing of a man's estate, he may as well hurt himself, in being too sudden, as in letting it run on too long : for hasty selling is commonly as disadvantageous as interest : besides, he that clears at once, will relapse : for, finding himself out of straits, he will revert to his old customs : but he that cleareth by degrees, induceth a habit of frugality, and gaineth as well upon his mind as upon his estate. Certainly, he who hath an estate to repair, may not despise small things : and commonly it is less dishonourable to abridge petty charges, than to stoop to petty gettings. A man ought warily to begin charges, which once begun, will continue ; but in matters that return not, he may be more magnificent.

It is very hard for an open and easy nature to keep within the compass of his fortune : either shame to be observed behind others, or else a vain-glorious itching to outdo them, leaks away all, till the vessel be empty or low ; so that nothing involves a man to more unhappiness than a heedless letting go, in an imprudence of misspending. It alters quite the frame and temper of the mind. When wants come, he that was profuse, does easily grow rapacious. It

is extreme unhappiness to be thus composed of extremes, to be impatient both of plenty and want.

And therefore let every man, for the better ordering his expenses, observe the following rules:

First, See that your comings in be more than your layings out : for unless this be minded, a man may waste away to nothing insensibly. If your income exceed your expenses but twenty shillings a year, you are in a thriving condition ; but if on the contrary, your expenses exceed your income, you are in the high-way to ruin.

Secondly, Keep an exact account of what you lay out, and what you receive : for without this, you will be always in the dark.

Thirdly, Balance your accounts at least once every quarter ; and then you will the better see how the case stands with you, and so may the better retrench matters, if you find you have exceeded.

Fourthly, In laying out your money, trust not to your servants ; for in small matters they may deceive you, and you be never the wiser, and many such small matters may amount to a great sum.

Fifthly, In all your affairs of moment, look after your business yourself, if you desire it should succeed well.

Sixthly, Be always sparing, that you may still have wherewithal to spend.

Seventhly, Never spend presently, in hopes of gaining for the future. Wise merchants, while their

goods are at sea, do not increase their expenses at land; but fearing the worst, secure what they have already in their hands.

Eighthly, Never buy but with ready money; and buy there where you find things cheap and good, rather than for friendship or acquaintance sake; for they perhaps may take it unkindly, if you will not let them cheat you; for you may get experience, if nothing else, by going from one shop to another.

Ninthly, Be ready to give good advice to all, but be security for none: and if a friend or relation press you to it, refuse it, and rather if you can, lend him money of your own upon another's bond.

Tenthly, Let not thy table exceed the fourth part of thy revenue. Let thy provision be solid, and not far-fetched; fuller of substance than art. Be wisely frugal in thy preparation, and freely cheerful in thy entertainment. Too much is vanity, and enough is a feast.

CHAPTER VI.

HOW TO SAVE MONEY IN DIET, APPAREL, AND IN
RECREATIONS, &c.

It would be too long to recount or enumerate the many and various ways and occasions that men and women have of spending and laying out money, many of which are absolutely necessary, unless we knew how to live without meat, or drink, and apparel, with other external necessities, as horses, armour, books, and the like; in a word, whatsoever may conduce to our profit or honest pleasure. Yet in husbanding our money in all these, there is a great deal of caution and discretion to be used. For most true it is, that of all nations in Europe, our English are the most profuse and careless in the laying out of their money. Go into other countries, (specially Italy) the greatest Magnifico in Venice will think it no disgrace to his Magnificenza to go to market, to choose and buy his own meat, and what he best likes there. But we in England scorn to do either; surfeiting indeed of our plenty, whereof other countries fall far short. Insomuch that I am persuaded, that our city of London, of itself alone, eateth more good beef and mutton in one month, than all Spain, Italy, and a part of France, in a whole

year. If we have a mind to dine at a tavern, we bespeak a dinner at all adventure, without ever demanding or knowing the price thereof, till it be eaten. When dinner is over, there is a certain sauce by the drawer called a reckoning, in a bill as long as a broker's inventory. For I have known by experience, in some taverns, that sometime at least twice, and sometime thrice as much has been reckoned as the meat and dressing hath been worth. No question but a fair and honest gain is to be allowed, in regard to house-rents, linen, attendance of servants, and the like; and there are, without doubt, some (though not many) taverns very honest and reasonable, and the use of them is necessary: for if a man meet with a friend or acquaintance in the street, whither should they go, having no friend's house near to go into, especially in any rainy or foul weather, but to a tavern? where for the expense of a pint or quart of wine, they may have a dry house, a good fire, and a clean room to confer together, or write to any friend about business. But to have in a bill eight shillings brought up for an ordinary capon, (as my lord of Northampton's gentlemen had at Greenwich in king James's time) seven or eight shillings for a pair of soles, four shillings for a dozen of larks, would make a Florentine run out of his wits: in which respect you may observe, That if our gallants would be wise, they might save a considerable sum of money in the year. Besides, in

your own private house or chamber, a dish or two, and a good stomach for the sauce, shall give you more content, continue your health, and keep your body brisk and lively, than such great variety of dishes. This pleased ever the healthy and happy: "*Cui splendet in mensa tenui salinam :*" meaning, by the small and poor saltcellar, a slender and a frugal diet. Curius, (that noble Roman) a man of marvellous honesty, temperance, and valour, (who overcame the Samnites, and Pyrrhus himself) when the ambassadors of the Samnites brought him a vast sum of gold, they found him sitting by the fire, and boiling of turnips for his dinner, with an earthen dish in his lap, at which time he gave them this answer, "I had rather eat in this dish, and command over them that have gold, than be rich myself." A while after, he being accused for deceiving the state of money, which he had gotten in his conquests and kept to himself, he took a solemn oath, "That he saved no more of all he got, but that one treen or wooden barrel, which he had there by him." Marvellous was the temperance of the ancient Romans in their diet, as also of the Turks, the Italians, and Spaniards at this day. But it is in them natural, not habitual, and by consequence no virtue, as themselves would have it. For the inhabitants of hot countries have not their digestion so strong as those under cold climates, whose bodies by an antiperistasis, or surrounding of the cold, have the natural heat repelled

and kept within them. Which is the reason that the northern nations are of all others the greatest eaters and drinkers ; and of those, the French say, we of England have the best stomachs, and are the greatest trenchermen of the world, "*Les Anglois sont les plus gros mangeurs, de tout le monde :*" but they are deceived ; those of Denmark and Norway exceed us, and the Russians them. I confess we have had (and perhaps have yet) some remarkable eaters amongst us, who for a wager would have eaten with the best of them ; as Wolmer of Windsor, and one Wood of Kent, who eat up at one dinner, fourteen green geese, equal to old ones in bigness, with gooseberry sauce, according as has been affirmed to the Lord Richard, Earl of Dorset, at a dinner-time at his house at Knowle in Kent, by one of his gentlemen who was an eye-witness to the same.

But the truth is, that those men live the longest, and are commonly in perfect health, who content themselves with the least and simplest meat, which not only saves the purse, but preserves the body, as we see in Lancashire, Shropshire, Cheshire, Yorkshire, and other counties which are remote from the city ; and it is Mr. Camden's observation in his *Britannia*, "*Ut diutius vivant qui vescuntur lacticiniis :*" "they are commonly long-lived, who live by white-meats, as milk, butter, cheese, curds, and the like." For, "*Multa fercula multos morbos gignere,*" was truly said of St. Jerome, as being apt by their sundry

and opposite qualities to breed much corruption. How healthful are scholars in our Universities, whose commons are no more than suffices nature. Neither yet would I have any man starve himself to save his purse, as a usurer was wont to do who was indebted two hundred pounds to his belly, for breakfasts, dinners, and suppers, which he had defrauded it of in term times at London, and in other places, employing his money to other purposes.

Another rich usurer, who made it his custom every term, to travel to London on foot, in ragged clothes, and sometimes did even beg of the thieves themselves, and was so well known, that at last they took notice of him, and examining his pockets, found but little silver, and a great black pudding, in one end whereof his gold was. The usurer, pleading hunger, desired the thieves, for God's sake, to give him half of it back again, which being granted, and the usurer finding it to be the wrong end, he desired them to give him some of the fat in the other end of his lean: "No, you rogue," said the thieves, "you have had your cut already, you shall not have a crumb more." And as they cut the other end themselves, to taste of the pudding, out dropped the gold.

Money may well be saved, in travel or in town, if three or four shall join their purses, and provide their diet at the best hand; it is no shame so to do.

I have known also some who have been very skil-

ful in dressing their own diet. Homer tells us, that Achilles could play the cook excellently well: and I believe, it were not amiss for our English travellers so to do in foreign countries, for many reasons I have known, and not suffer themselves to be cheated, as they so frequently are, in public houses. For if a man goes into a public house, and calls for a full pot of beer, it is three to one, but that by frothing it up, he shall want above a quarter of a pint of his measure; and if a man takes notice of it, and insists upon its being filled up, it is looked upon as ungentleel, and a piece of rudeness; and yet if a man wants but a farthing, or a halfpenny of his reckoning, they will not suffer him to stir out of the house, till he has either paid it, or left a pawn for it. And so the taverns, if you call for a bottle of wine, they will bring you a bottle, and reckon the price of a quart for it, when perhaps, it shall hold not above a pint and a half; thus, in four bottles you lose a quart of wine, and yet must pay the full price for it. And the easiness of gentlemen in suffering themselves to be thus imposed upon, has made it such a custom, that the vintners and alehouse-keepers look upon themselves to be affronted, when they are questioned about it. And so by degrees the alehouse-keepers become gentlemen and buy estates in the country; and country gentlemen are forced by their high living and extravagant expenses to sell their estates and become beggars.

Nor is it only by making retrenchments in eating and drinking, that money may be saved, but in apparel also ; which in women especially, is grown to that extravagant and luxuriant height, that it will cost many tradesmen as much money to new rig their wives, as to set up their trades; a furbelowed scarf alone being not to be purchased under as much money as heretofore would have bought a good citizen's wife a new gown and petticoat; and which would become her a great deal better, than this fantastic and truly high-flying fashion, brought over from France, to make Englishwomen fools, and their husbands beggars. For how many statutes of bankrupt have our gazettes been filled withal, since these furbelowed fashions came over; every one striving to outdo another, and waste more silk in having a larger furbelow; whereas before, it was a rare thing to hear of a statute of bankruptcy taken out against any man once in an age. But these furbelows are not confined only to scarfs, but they must have furbelowed gowns, &c., &c. And for what purpose is all this waste, but to increase their pride, and empty their husbands' pockets?

'Tis true, the garb and modern apparel of the men is more neat and decent than it has been in former ages; though the many plaits in their coats take up a great deal more cloth than needs; but seeing it tends to the consumption of our woollen manufacture, and therein serves the public, I have the less

to say against it. Only to those who have a mind to be moderate in their expenses, and yet wear that which is good, I recommend them to the Quakers for a pattern, whose garb both for men, but especially for women, is very becoming.

The next thing by which we may save money, is our recreations; of which some are more expensive and chargeable than others; calling for more charge, and requiring more address; tilting is one of these, which formerly was much used in the courts of princes; but of late, tilting of one another in earnest, has caused that which is in jest, to be quite out of fashion. But what I intend, is the recreation of private men: for such is the frailty of human nature, that we cannot stand long bent, but we must have our relaxations both for the mind and the body, and both have their peculiar recreations: those which are proper to the mind, are reading of delightful and pleasant books, and the knowledge of the mathematics, and other contemplative sciences, which are the more taking and delightful, because the pleasures of the mind are more noble and excellent than those of the body: and those that are peculiar to the body are walking and riding, shooting and hunting, hawking and fowling: also ringing and pall mall. These are pleasures without doors; but there are others that are within doors, and those are playing at chess, tables, fox and goose, cards, dice, billiards, and such others.

Now with respect to your recreations, let the following rules be observed.

First, Let your recreations be short and innocent ; and take heed to avoid all those dangerous games and sports that are apt to take up much of your time, or insnare your affections, and so cast you off from your more severe and manly employments.

Secondly, If you have a mind to recreate yourself, remember that recreation is so called *a recreando* ; that is, from a metaphorical new creating of man, by putting fresh life and vigour into him, when the power of his mind and body have been decayed and weakened with overmuch study and labour ; and therefore is to be used only to that end.

Thirdly, Avoid those recreations, which instead of diverting, only serve to trouble and amuse the mind, perhaps much more than the hardest study : such a diversion is chess, which was therefore not improperly styled, a philosophical folly, by king James the First.

Fourthly, Use such recreations as leave no sting of repentance after them, for sin committed in them, or grief and sorrow for loss of money and time, many days after ; for this takes away all the notion we have of pleasure.

Fifthly, If, therefore, you would play to divert yourself, never venture more money at it than what you intend for idle expenses ; or, at most, so much as may whet your attention to your game, but not

render you anxious about the issue of it, for that will take away the pleasure.

Sixthly, Let those with whom you play, be of your friends and acquaintance, and not strangers, whose humours and dispositions you know not.

Seventhly, Neither borrow nor lend money to play withal; much less carry any thing to pawn to help you with money; for he that shall be guilty of such sordid actions, is unworthy the name of gentleman, or of a sober citizen.

Eighthly, In all your recreations, avoid having any thing to do with them that are given to quarrelling, swearing, or cursing; for if you keep company with such persons, it is impossible you should be innocent.

Ninthly, Never play for more than you are willing to lose; that so you may find yourself, after your pastime, not the worse, but the better, which is, or ought to be, the end of all recreation.

Tenthly, To conclude this subject: let not your recreations be lavish spenders of your time, but choose those that are healthful, short, transient, recreative, and apt to refresh you; but by no means dwell upon them, or make them your great employment; for he that spends his time in sports, and calls it recreation, is like him whose garments are made all of fringes, and his meat nothing but sauces; they are healthless, chargeable, and useless. And therefore avoid such games which require much time,

or long attendance, or which are apt to steal away thy affections from thy daily calling; which must by no means be neglected; especially where thy family's subsistence depends upon it; for to whatsoever thou hast given thy affections, thou wilt not grudge to give thy time. Natural necessity, and the example of St. John (who, as history tells, recreated himself with a tame partridge) teaches us, that it is lawful to relax and unbend our bow, but we must not suffer it to be unready or unstrung. And therefore make not an occupation of any recreation. The longest use of pleasure is but short: use, therefore, lawful recreation, so far forth, as it makes thee fitter in body and in mind, to do more cheerfully the service of thy Creator, and the duties of thy calling; remembering always thy work is great, and thy time is short; and how little thou hast done. Be therefore careful henceforth, to make the most advantage of thy short time that remains; as a man would of an old lease that was near expiring. And when thou art disposed to recreate thyself, remember how small a time is allotted for thy life; and that therefore much of it is not to be consumed in idleness, sports, plays, and toyish vanities: seeing the whole is but a short while, though it be all spent in doing the best good that thou canst. For man was not created for sports, plays, and recreations, but for higher and nobler ends.

CHAPTER VII.

HOW A MAN MAY ALWAYS KEEP MONEY IN HIS POCKET.

HE that would always keep money in his pocket, must first be a person industrious to get it; and secondly, careful to keep it; and thirdly, cautious in spending it.

I. He must be industrious to get it; and must make hay while the sun shines, sail while the wind blows fair, and follow the current while the stream runs strong: for if fortune be followed, as the first falls out, the rest will follow. Money is a coy mistress, and is not to be won without much courting; that is, not without labour and industry. And without diligence in acquiring, it is impossible to keep a penny in thy pocket; and this the sacred oracles abundantly inform us, by telling us, “it is the diligent hand that maketh rich;” and assuring us, that “the slothful soul shall suffer hunger.” Yea, Solomon, a man so famed for wisdom, that he never had his equal, gives such a high encomium to diligence, that he asks, “Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.” As if he had said, such a man is worthy of the highest honour, and fit to be

intrusted in the most arduous affairs ; because a diligent man will spare no pains in doing what he is employed in: he is not a talking but a doing man ; and knows that “in all labour there is profit, but the talk of the lips tendeth only to penury.” And as he commends diligence in business ; so he, on the contrary, sets forth the lamentable fruits and effects of slothfulness, sending the sluggard to the ant to learn wisdom, and saying he is as smoke to the eyes, and as vinegar to the teeth, and that his way is a hedge of thorns ; and telling us that he that is slothful in his work is brother to him that is a great waster ; that slothfulness casteth into a deep sleep, and that an idle soul shall suffer hunger ; nay, that he hideth his hand in his bosom, and will not so much as bring it to his mouth again ; and that the desire of the slothful killeth him, for that his hands refuse to labour ; ranks him amongst such wine-bibbers, drunkards and gluttons, that shall come to poverty, and is positive, that drowsiness shall clothe a man with rags ; and to conclude, gives us his own observation upon such a man, in these words: “I went by the field of the slothful, . . . and lo, it was all grown over with thorns, and nettles had covered the face thereof. . . . Then I saw, and considered it well: I looked upon it, and received instruction. Yet a little sleep, a little slumber, a little folding of the hands to sleep: so shall thy poverty come as one that travelleth, and thy want as an armed man;”

that is, it shall be unavoidable and irresistible. And all these sayings being the dictates of Divine wisdom, and writ by an unerring pen, sufficiently evince this truth, that he that will always keep money in his pocket, must take care to be diligent and industrious in his calling, and not slothful in his business.

II. As he must be diligent and industrious to get it, so, secondly, he must also be careful to keep it; for if a man be never so industrious in getting money, yet if he be not careful in keeping it, all that he does will be to no more purpose, than Margery Good-cow's giving a good meal of milk, and afterwards kicking it down with her heels. But I need say the less upon this head, because it is not easy to imagine, that he that has been diligent in getting money, should be careless in keeping it: for unless it be your common sailors, there are few that are guilty here. 'Tis true there are none that labour more, or venture farther than they; and yet there are very few that are more careless of keeping it, and less cautious in spending it. The contrary evil is more prevalent among us, I mean of persons that have been very diligent in amassing up of treasure together; which, when they have got, they are so careful to keep, that they have not a heart to lay it out about their necessary occasions: and know no other use of money, but only the having it: these are men that carry no money in their pockets, for fear they should lose it; but their chests are

crammed with it: these are such as will make the Queen's collectors come often for their public taxes, not because they have not money, but because it goes to their hearts to think of parting with it; and had rather venture the French King's coming to take it all, than to part with any for the defence of the nation. Indeed, it is to such hoarders up of money as these, that we owe the present scarcity of it: for whatever comes into such men's clutches, never circulates in trade, nor sees the light again, until its owner's eyes are closed for ever. And therefore one aptly compared the money so heaped up in chests, to dung, which while it lies upon a heap, is of no manner of advantage; but when dispersed and cast abroad, makes fruitful all the fields 'tis thrown upon. It was upon this account, that Aristotle pronounced the prodigal spendthrift a greater benefactor to his country, than the griping miser; because every trade and vocation farèd the better for him; as the tailor, haberdasher, vintner, shoemaker, hostler, &c.

The covetous person is acquainted with none of these: for instead of satin, he suits himself with sacking, he trembles as he passeth by a tavern-door, to hear a reckoning of eight shillings, sent up into the half-moon, for wine, oysters, and fagots: for his own natural drink, you must know, is between that the frogs drink, and a kind of pitiful small beer, too bad to be drunk, and somewhat too good to drive

a watermill: the haberdasher gets as little by him as he did by a gentleman of Sudbury in Suffolk, who when he had worn a hat eight and thirty years, would have petitioned the Parliament against haberdashers for abusing the country, in making their ware so slight: for the shoemaker, he hath as little to do with him, as ever Tom Coryat had: for sempsters, perhaps he may love their faces better than their fashions: for plays, if he read but their titles upon a post, he hath enough. Ordinaries he knows none, save one of three-pence in Black-Horse Alley, and such places. For tapsters, and hostlers, they hate him as hell, as not seeing a mote in his cup once in seven years. This miserable master supped himself and his man at the Inn with a quart of milk.

Again: there are also many other men loath to part with money in these ticklish times, being desirous, if the worst should happen, to have their friends about them, as Sir Thomas More said, (filling his pockets with gold) when he was carried to the Tower.

ARGUMENTS TO KEEP MONEY.

All people complain generally (as I have already said) of the want of money, which, like an epidemical disease, hath overrun the whole land: the city hath little trading; country farmers complain of their rents yearly raised by their landlords, and yet can

find no utterance for their commodities, or must sell them at under rates; scholars without money get neither patrons nor preferment; mechanic artists no work, and the like of other professions. One very well compared worldly wealth, or money, unto a foot-ball, some few nimble-heeled and light-headed run quite away with it, when the most are only lookers-on, and cannot get a kick at it all their lives. Therefore keep thy money.

For go but among the usurers in their walks in Moorfields, and see if you can borrow a hundred pounds of any of them without a treble security, with the use one way or other doubled; and as yourself, so must your estate be particularly known. A pleasant fellow came not long since to one of them, and desired him that he would lend him fifty pounds. Quoth the usurer, "My friend, I know ye not." "For that reason only I would borrow the money of you," said he; "for if you knew me, I am sure you would not lend me a penny."

A country tenant meeting with his miserable landlord in the Term-time, did offer him the courtesy of a pint of sack; to whom the landlord said, "Be a good husband, and save one sixpence, and give me the other, and I will take it as kindly as if you had spent the whole twelvecpence."

Another meets a creditor of his in Fleet street, who seeing his old debtor, "Oh Master A," quoth he, "you are met in good time, you know there is

money between us, and hath been a long time, and now it is become a scarce commodity.” “It is true, sir,” quoth the other; (he looking down upon the stones that were between) “for in good faith I see none:” and this was all the citizen could get at that time, but afterward he was well satisfied.

Whom would it not vex, to be indebted to many of your shopkeepers, who though they have had their bill truly paid them for many years together, yet upon the smallest distaste, or a petty mistake in reckoning, or some remnant behind, shall be called upon, openly railed at, by their impudent and clamorous wives, insulted over, and lastly arrested; which should, methinks, teach every young fashion-monger, either to keep himself out of debt, or money in his purse, to provide Cerberus a sop. But at sometimes, money, when it is due unto you by your own labour or desert, is kept from you by some rich, miserable, or powerful man or other, till after long waiting day by day, and hourly attendance at his house or lodging, you not only lose your time and opportunity of getting it elsewhere, and when all is done, must be glad to take five in the hundred, or else fair and candid promises, which will enrich you straight, “*Promissis dives quilibet esse potest.*” “If words and promises would pass for coin, there would be no man poor.” And some men there are of that currish and inhuman nature, whom if you shall importune through urgent necessity, then are

you in danger to lose both your moneys and their favours for ever. Therefore be careful to keep your money.

For would you prefer and place your son in the university? Let him deserve never so well, as being an able and ready grammarian, yea, captain of his form, you shall very hardly prefer him, without great friends joined with your great purse; for those just and charitable times, wherein desert seldom went without its due, are gone; the like I may say of the city, where, if the trade be any thing like, you cannot place your son under threescore or a hundred pounds, though by nature he was, as many are, made for the same, and of wit and capacity never so pregnant. Therefore keep your money.

Or have you a daughter by birth well descended, virtuous, chaste, fair and comely; endued with the best commendable qualities, that may be required in a young, beautiful and modest maid, if you have not been in your life-time thrifty, to provide her a portion, she may live till she is as old as Creusa, or the nurse of Æneas, ere you shall get her a good match.

Nam genus et formam Regina pecunia donat.

Money's a Queen that doth bestow

Beauty and birth to high and low.

It is as true as old: hence the Dutch have a proverb, that "gentility and fair looks buy nothing in the market."

If you happen to be sick or ill, if your purse hath been lately purged, the doctor is not at leisure to visit you; yea, hardly your neighbours and familiar friends; but unto moneyed and rich men they fly as bees to the willow-palms; and many times, they have the judgment of so many, that the sick is in more danger of them, than his disease.

A good and painful scholar, having lately taken his orders, shall be hardly able to open a church door, without a golden key, when he should ring his bells: hence it cometh to pass, that so many of our prime wits run over sea to seek their fortunes, and prove such vipers to their mother-country.

Have but an ordinary suit in law, let your cause or case be never so plain or just, if you want therewith to maintain it, and as it were ever and anon to water it at the root, it will quickly wither and die. I confess, friends may do much to promote it, and many prevail by their powerful assistance in the prosecution.

There was heretofore in France, a marvellous fair and good lady, whose husband being imprisoned for debt, or something else, was constrained to make his wife his solicitor, and to follow his suits in law, through almost all the courts in Paris; and indeed through her beauty she got extraordinary favour among the lawyers and courtiers, and almost a final despatch of all her business, only she wanted the king's hand: (who was Henry the Fourth, of famous

memory,) he, as he was noble, witty, and an understanding prince, being informed how well she had sped, (her suit being in the opinion of most men desperate or lost,) told her that for his part he would willingly sign her petition; but withal asked how her husband did, and bade her from himself to tell him, "That had he not pitched upon his horns, he had utterly been spoiled and crushed." So that hereby was the old proverb verified; "A friend in court is better than a penny in the purse." But as friends go now-a-days, I had rather seek for them in my purse than in the court; and I believe many courtiers are of my mind. Again, to teach every one to make much of, and to keep money, when he hath it: let him seriously think with himself what a misery it is, and how hard a matter, to borrow it. But of this I have spoken in a former chapter.

III. A man that would always keep money in his pocket, must not only be diligent in getting it, and careful in keeping it, but also cautious in spending it. This direction pre-supposes that money must be spent; for otherwise of what use is it? A man can neither eat it, nor drink it, nor will it keep him warm: but herein consists the advantage of it, that it will procure that which shall do all these; that is to say, it will buy meat, drink, clothes, and whatever else we have a mind to. And to purchase what is necessary for the maintaining of our lives, and preserving of our healths, and the supplying of our

necessities, is the use of money ; about which our caution must be employed. And let me add to these, the putting of our money out to use also, according to our abilities ; I mean the relieving of the poor therewith ; (that is, those that are truly so ; for I know not whether it be charity to relieve common beggars,) and I am sure that is the best use we can put it to ; for thereby we lend to the Lord, and there is none that can give us better security, nor repays it with a larger interest. Now in all this laying out of our money, there must be caution used, if we would always keep money in our pockets : and the cautions I will give shall be these :

1. Let your spending of money be always in proportion to your getting of it ; or else it will be impossible always to keep money in your pocket : for if you get but fifteen shillings per week, and spend twenty, you run yourself each week five shillings in debt ; and that in a little time may run you into a jail, and there you may lie and starve, and all for want of care and caution. But if you get twenty shillings a week, and spend but fifteen, you will then lay up five shillings every week, and need not borrow any thing ; and so may always keep money in your pocket. So if you get but fifteen, spend but twelve ; if but twelve, spend but nine : and so whatever you get, be it more or less, let what you spend be but so much less in proportion than your gettings, and you may always keep money in your pockets.

2. Know always what thou hast, and what thou art worth, and see that thy servants do not waste it: for servants are great destroyers, if not well looked after.

3. Take the following caution of the ingenious Randolph's:

Spare not, nor spend too much; be this thy care,
Spare but to spend, and only spend to spare:
Who spends too much, may want, and so complain;
But he spends best, that spares to spend again.

4. If thou wilt always keep money in thy pocket, and keep thyself out of jail, beware of becoming surety for the payment of other men's debts: be not wounded for other men's faults, nor scourged for other men's offences; for by suretyship millions of men have been beggared and destroyed; paying the unreasonable reckonings of other men's riots, and charge of other men's folly and prodigality. If thou smart, smart for thine own sins, and above all things, be not made an ass to carry the burdens of other men. If any friend desire thee to be his surety, give him a part of what thou hast to spare; if he press thee farther, he is not thy friend at all, for friendship rather chooseth harm to itself than offereth it. If thou be bound for a stranger, thou art a fool; if for a merchant, thou puttest thy estate to learn to swim; if for a churchman, he hath no inheritance; if for a lawyer, he will find an occasion by a syllable or word, to abuse thee; if for a poor

man, thou must pay it thyself; if for a rich man, it need not: therefore from suretyship, as from a manslayer, or enchanter, bless thyself; for the best profit and return will be this, that if thou force him for whom thou art bound to pay it himself, he will become thine enemy; if thou use to pay it thyself, thou wilt be a beggar: and believe thy father in this, and print it in thy thought, that what virtue soever thou hast, be it never so manifold, if thou be poor withal, thou and thy qualities shall be despised.— Besides, poverty is oftentimes sent as a curse of God; it is a shame amongst men, an imprisonment of the mind, vexation of every worthy spirit; thou shalt neither help thyself nor others; thou shalt drown thee in all thy virtues, having no means to show them; thou shalt be a burden and eye-sore to thy friends; every man will fear thy company; thou shalt be driven basely to beg, and depend on others, to flatter unworthy men; to make dishonest shifts: and to conclude, poverty provokes a man to do infamous and detested deeds: let no vanity, therefore, or persuasion, draw thee to that worst of worldly miseries.

And here it will be proper enough, because it relates to the present business, to give the reader the following pleasant, but true account.

AN ACCOUNT OF A STRANGE SHIP THAT SAILS BY LAND, AS WELL AS BY SEA: HER NAME IS SURETY-SHIP, SHE IS A GREAT HINDERANCE TO OUR ENGLISH MONEY-CATCHERS.

This is a ship of great antiquity, she is the only merchant-adventurer under the sun, for they that sail in her, do hazard goods, lands, money, reputation, friends, kindred, credit, liberty, and life; of all which rich commodities (always at her returns) she is so provident, that she makes one jail or other her warehouse, where it is more safely kept under her lock and key, than the golden apples of the Hesperides were guarded by the dragon: she is so easy to be boarded, that a man need not trouble his fear to enter her, or use any boat to come to her, for if all her mariners should go to her by water, then were a waterman the richest trade below the moon; only a dash with a pen, the writing of a man's name, passing his word, or setting his mark (though it be but the form of a pair of pot-hooks, a cross, a crooked billet, or a W. for John Thompson;) and of these facile ways hath shipped a man into the *suretyship*, during his life and his heirs after him: and though the entrance into her be so easy, yet she is so full of impertinent and needy courtesy, that many men will lend a hand unto her, with more fair entreaties, requests, and invitations, than are commonly used to a mask at the court, or a gross of gossips in the country, and being once entered, a tenpenny nail driven to the head, may as soon leap

out of an oaken post, as a man may get ashore again. She is painted on the outside with vows and promises, and within her are the stories of the tattered prodigal, eating husks with the swine, the picture of Niobe, with Alecto, Tisiphone, and Megæra. Dancing Lachrymæ: her arms are a goose-quill, or pen, couchant in sheep-skin field sable; the motto above, *Noverint Universi*; the supporters, a usurer and a scrivener; the crest a woodcock, the mantles red wax, with this other motto beneath, *Sealed and Delivered*. This ship hath the art to make parchment the dearest stuff in the world: for I have seen a piece little bigger than my two hands, that hath cost a man a thousand pounds; I myself paid a hundred pounds once for a small rotten remnant of it. She is rigged most strangely, her ropes and cables are conditions and obligations, her anchor are leases forfeited, her lead and line are mortgages, her mainsails are interchangeable indentures, and her topsails bills and bonds; her small shot are arrest and actions, her great ordnance are extents, outlawries, and executions. All her decks are stuck with tenterhooks, to hold those fast that enter her; her lading is locks, keys, bolts, shackles, manacles, fetters, grates, traps for vermin, gins for wild gulls, baits for tame fools, springes for woodcocks, purse-nets for conies, toils for mad bucks, pens for geese, hooks for gudgeons, snares for buzzards, bridles for old jades, curbs for colts, pitfalls for bullfinches, and

hempen slips for asses; and besides all this she is plentifully stored with want, hunger, cold, poverty, and nakedness.

The ocean that she sails in, is the spacious Marshal sea; sometimes she anchors at the King's Bench, sometimes at the gulf of the Gatehouse, sometimes at the White Lion creek, sometimes at Ludgate bay, sometimes at Wood street harbour, and sometimes at the Poultry haven.

There is great reason to call a man being bound for another, *suretyship*; for a ship is an unruly beast, if she be not surely tied, moored and anchored; and therefore to be a surety is as much as to say *tye-sure*, the addition of the word ship being a kind of metaphorical allusion to the turbulent tossing of the unfortunate surety upon the restless wayes and billows of miserable varieties and mutabilities of time and trouble.

And though *suretyship* be, for the most part, prejudicial and baneful only to itself; yet as in the sea the rising of one wave proceeds out of the fall of another, so out of the ruins of *suretyship* wreck (like beetles or scarabs which breed out of dung) there do spring a swarm or generation of virtues, (vipers I was about to say) as busy solicitors, nimble-tongued pettifoggers, greedy sergeants, hungry yeomen, devouring catchpoles, boisterous bailiffs, merciless marshal's-men, dogged jailors, and currish underkeepers. For as a butcher's trade is to live upon

the slaughter of beasts, so cannot the kennels, litters, and sties of those above-named anthropophagi or cannibals live, eat, or subsist, but upon the confusion of men; and as a horse being dead in the fields and stript, is a banquet for dogs, hogs, ravens, kites, and crows, so is a surety to those vermin, who devour and prey upon his estate and carcass, both alive and dead.

But for conclusion of this blunt point, I think I have mistaken all this while in calling it surety*ship*, for the consequence and success of the voyage will better allow it the name of surety*sheep*; which is a warning or document to *tie the sheep sure*, which I imagine to be a significant inversion of the word, for, as the bridle and harness of a live horse is for the most part made of the skin of a dead horse, so he that is bound for another man's debt, is like a silly innocent sheep, (of which flock I may for my rank and calling be a bellwether) with the bond of a dead sheep's skin, *tied sure*, as a *sure tie*, either to pay the debt, or surely he is sure to lie (if his ability help not) where I would be loath to be his bedfellow.

The ships and pinnaces that are in the squadron with the Surety-*ship* are these, viz.

1. The *Adventurous*, a desperate hot ship, very hard to be guided or steered in any steady course.

2. The *Kindheart*, a ship that will sail any whither, or to what port a man would have her.

3. The *Fool*, a ship of great burden, and for sail and steerage, much like the *Kindheart*.

4. The *Negligence* and *Argosy*, that through want of good foresight, brought the *Surety-ship* in great danger.

5. The *Decay*, a ship much broken.

6. The *Scapethrift*, a small ragged catch, that hangs or depends upon the whole regiment.

CHAPTER VIII.

HOW TO PAY DEBTS WITHOUT MONEY.

IF you would really perform this pleasant task, you must, First, Fit yourselves with a public register of all your lands and houses, or of whatsoever else you stand possessed of, thereby making them ready money at all times without the charge of law or the necessity of a lawyer. Secondly, This will be the better performed if you make all cut rivers navigable, where art can possibly effect it, thereby making a trade and commerce as communicable to all manner of persons as ready money. Thirdly, This may be performed by a public bank, the great sinew of trade: the credit and design whereof is, to make paper and all other commodities whatsoever go in trade equal with ready money, yea, better sometimes than ready money. Fourthly, It will be requisite, in order to perform this useful task, to have a court of merchants and other considerable dealers, to end all differences that have hitherto arisen, or may for the future arise between tradesmen. Now, that all these things are very feasible, is most clear, for several countries, especially in Holland at this present time, they will raise a family sooner with a hundred pounds a year, and

drive a better and more profitable trade, than any man can do with a thousand pounds a year in England. But if we would at last but write by their copies, we shall do the great things they now do; and I dare say, outdo them too.

2. But if I make a bargain at London for four thousand pounds' worth of goods for six months, the next discourse is what security? Then the buyer and the seller agree to meet at the tavern at four of the clock in the afternoon: there the buyer produceth his security, many times not approved of; so the merchant cannot put off his commodities, nor the chapman have the goods he stands in need of. But if the buyer or any friends of his that would credit him, had land under a register, then a ticket upon such lands given to the merchant, would be equal to him as ready moneys; and I say much better too.

It is the common mistake of the world who cry up the Dutch for a great cashing bank: it is not so, it is a great mistake; for it is a bank of credit, and paper is in that bank equal with moneys, the anchorage, fund, and foundation being laid safe; and that is the lands being under a register, from whence issue these delightful golden-streams of banks, lumber-houses, honour, honesty, riches, strength and trade.

I will now show you the condition of London, as at present it stands; and how it would have been,

if the houses new-built, had been by law to be registered at Guildhall.

Admit therefore that the Green Dragon tavern in Fleet street were mine, and set at one hundred pounds a year, and I owe six hundred pounds upon the Green Dragon tavern. I show them the purchase of the ground, the patent from the judges taken in, and all other titles bought. I presume, I cannot have the six hundred pounds upon my house, but I must give great security for my covenants. I present such security as I can get, which will not be accepted. Now for want of this six hundred pounds, on a sudden to pay my debts, I am undone, my wife, children, and many more whom I owed moneys to ; my goods seized, my house taken from me, and it is possible a prisoner too, or a statute of bankrupt taken out, to the ruin of all.

And if this had been done, I then go to any scrivener that deals that way, and desire to borrow a thousand pounds on the Green Dragon tavern in Fleet street, being rented one hundred pounds a year; there will be then no more to be done, but their servant is sent to Guildhall, to see whose the Green Dragon tavern is, and he brings word it is mine : there is no more ado, I say, but the thousand pounds is told out, and I give security for it by a mortgage, put into the register of my house. Then I go and pay my debts to prevent law-suits, preserve myself, wife, children and reputation; and all is well:

and that which is best of all, the party lending the moneys is safe, well, and surely secured. It is possible great part of the thousand pounds lent, might be the moneys of poor widows and orphans. Here are both to the lender and borrower great advantages: to the one there is undeniable security, and to the other, present relief upon all occasions. The wanting whereof hath been the ruin of some thousand families since the firing of London. And this is that which will increase and enliven trade; and the houses registered will be equal with ready moneys at all times, according to the value of the houses. And if this we treat on had been done, there needed not one house to stand empty and untenanted, as now they do; nor the trade to depart out of the city as it hath done since the fire.

And now if these heads that I have now treated on, do not convince my readers, that they may easily (if they with diligence mind their hits) pay their debts without moneys, I have no more to say at present, but shall hereafter convince them, if it is possible.

CHAPTER IX.

HOW TO TRAVEL ALL ENGLAND OVER WITHOUT A FARTHING
OF MONEY ; WITH AN ACCOUNT OF THOSE THAT HAVE
TRIED THE EXPERIMENT.

HE that undertakes this strange journey, lays his first plot how to be turned into a brave man, which he finds can be done by none better than by a trusty tailor; working therefore hard with him till his suit be granted out of the city, being mounted on a good gelding, he rides upon his own bare credit, not caring whether he travel to meet the sun at his rising, or at his going down: he knows his kitchen smokes in every country, and his table is covered in every shire; for when he comes within a mile of a town, where he means to catch quails, setting spurs to his horse, away he gallops with his cloak off (for in these besiegings of towns he goes not armed with any) his hat thrust into his hose, as if it were lost, and only an empty pair of holsters by his side, to show that he had been disarmed. And you must note, that this Hotspur does never set upon any places but only such where he knows (by intelligence) there are store of gentlemen, or wealthy farmers at the least. Amongst whom, when he is come, he tells with distracted looks, and a voice almost

breathless, how many villains set upon him, what gold and silver they took from him, what woods they are fled into, from what part of England he is come, to what place he is going, how far he is from home, how far from his journey's end, or from any gentleman of his acquaintance; and so lively personates the lying Greek Sinon, in telling a lamentable tale, that the mad Trojans (the gentlemen of the town, believing him, and the rather because he carries the shape of an honest man in show, and of a gentleman in his apparel) are liberal of their purses, lending him money to bear him on his journey; to pay which, he offers either his bill or bond, (naming his lodging in London) or gives his word, as he is a gentleman, which they rather take, knowing the like misfortune may be theirs at any time.

And thus with the feathers of other birds, is this monster stuck, making wings of sundry fashions, with which he thus basely flies over a whole kingdom. Thus doth he ride from town to town, from city to city, as if he were a landlord in every shire, and that he were to gather rents up of none but gentlemen.

There is a twin-brother to this false-galloper, and he cheats innkeepers only, or their tapsters, by learning first what countrymen they are, and of what kindred, and then bringing counterfeit letters of commendations from such an uncle, or such a cousin; (wherein is requested that the bearer thereof may

be used kindly) he lies in the inn till he have fetched over the master or servant for some money, to draw whom to him he hath many hooks; and when they hang fast enough by the gills, under the water our shark dives, and is never seen again to swim in that river.

Upon this scaffold also might be mounted a number of quacksalving empirics, who arriving in some country town, clap up their terrible bills in the market-place, and filling the paper with such horrible names of diseases, as if every disease were a devil, and that they could conjure them out of any town at their pleasure. Yet these beggarly mountebanks are mere cozeners, and have not so much skill as horseleeches: the poor people not giving money to them to be cured of any infirmities, but rather with their money buying worse infirmities of them.

Upon the same post do certain straggling scribbling writers deserve to have both their names and themselves hung up, instead of those fair tables which they hang up in towns, as gay pictures to entice scholars to them: the tables are written with sundry kinds of hands, but not one finger of those hands, not one letter there drops from the pen of such a false wandering scribe. He buys other men's cunning good cheap in London, and sells it dear in the country. These swallows brag of no quality in them, so much as of swiftness. In four and twenty hours, they will work four and twenty wonders, and

promise to teach those that know no more what belongs to an A than an ass, to be able (in that narrow compass) to write as fair and as fast as a country vicar, who commonly reads all the town's letters.

But wherefore do these counterfeit masters of that noble science of writing keep such a flourishing with the borrowed weapons of other men's pens, only for this, to get half the birds (which they strive to catch) into their hands, that is to say, to be paid half of the money which is agreed upon for the scholar, and his nest being half filled with such goldfinches, he never stays till the rest are fledged, but suffers him that comes next, to beat the bush for the other half. At this career, the rider that set out last from Smithfield, stopped: and alighting from Pacolet, (the horse that carried him) his next journey was made on foot.

I come next to show the way how to turn a penny.

THE WAY HOW TO TURN A PENNY;

OR,

The Art of Thriving.



INTRODUCTION.

THE Pleasant Art of Money Catching depends so much upon The Profitable Art of Thriving, that whosoever is not skilled in the latter can never be a complete artist in the former; for after all is said and done, it is the thriving man that catches the money. If you ask me which way? I answer, By knowing how to turn the penny; that is, how to improve it to the best advantage; which is what I shall now endeavour to show. But there is more required to the Complete Art of Thriving than most men imagine. 'Tis true, diligence is good, and industry is good, and frugality is good, but a man can never thrive as he should do, without he looks higher than all this. I remember I have somewhere read in a pastoral eclogue, the following verses:

Plough, sow, and compass, nothing boots at all,
Unless the dew upon the tilths do fall:
So labour silly shepherds what we can,
All's vain, unless a blessing drop from Pan.

And indeed, unless we are under the influences of a blessing from Heaven, all our own endeavours, how strenuous soever they may be, will never make us thrive. For, as the royal Psalmist has excellently told us, "Except the Lord build the house, they labour in vain that build it; except the Lord keep the city, the watchman waketh but in vain." So it is in this case: except the Lord give a blessing to our endeavours, we labour but in the fire, and shall produce nothing but vanity and vexation of spirit, by all our toil and labour. And that we may have the blessing of God on our endeavours, we must glorify him in all that we do, and with all that we have; and in so doing, we shall put ourselves under his protection, and consequently may expect his blessing; and the wise man tells us, Prov. x. 22, "The blessing of the Lord maketh rich, and he adds no sorrow with it."

In the prosecution therefore of this Art of Thriving, I shall show who they are that can have no prospect of thriving; and then lay down some stated and preliminary rules in verse, which all those that desire to thrive, must guide themselves by; and then descend to particulars, and show those that would thrive, how to turn the penny, and manage all their matters to the best advantage; and then lay down a specimen of cheap housekeeping, by observing which, all those that will, may cut their coats according to their cloth; and if they get but little, may yet spend less, and save something.

SOME SHORT AND BRIEF DESCRIPTIONS OF PERSONS THAT WILL NEVER THRIVE; AT LEAST, NOT WHILE THEY CONTINUE SUCH.

1. Time and opportunity is the chief thing to be regarded in all business, for time and tide stay for no man; and those that do not observe them, shall never thrive.

2. For a man to be always punctual to his word, gives him a great reputation; and is of that consequence in all our affairs, that they who have no regard to it can never thrive.

3. Those can never thrive, whose minds are always fluctuating and inconstant, and are never steadfast to their resolutions.

4. Those who succumb under, and are cowed down by their misfortunes, and have not presence of mind enough to encounter disappointments, and are presently shocked at the meeting with any thing that crosses their designs, can never thrive.

5. One that is too easy and credulous, and ready to be drawn to any thing by fair words, without considering the importance of what he is doing, may quickly do that which will ruin his family, and consequently can never thrive.

6. They will not thrive, who are not watchful over their pockets, as to little expenses: for, as the proverb tells us, many littles make a mickle; and he that has no regard to a little, may soon lose a great deal.

7. Those will hardly ever thrive, so as to be worth much, who never take and keep an exact account of what they spend.

8. It is impossible that those should thrive, who every day spend more than they get; for they must needs run in debt, and so are never out of danger of being ruined.

9. Those to be sure can never thrive, but are in the high road to ruin, who neglect their shops, trades, and business, day after day, week after week, and lie all that while drinking and spending their time and money at the tavern.

10. Those can never thrive, who are given to gaming, especially where it is immoderate; for such men many times will hazard an estate upon one throw.

11. Those can never thrive that have no regard to their promises. 'Tis far better not to promise, than to promise and not perform. And yet those are most ready to make promises, that make least conscience of performing them.

12. They can never thrive, that make a common practice of swearing, and taking the holy name of God in vain; for such God will not hold guiltless: and how then can they thrive?

13. Those can never thrive, that keep company with lewd and whorish women; for such will bring a man to a piece of bread. And Solomon (who had as much experience of them as most men in the

world) tells us, that “a whorish woman is a deep ditch; and those that are abhorred of the Lord, shall fall therein.”

Lastly, Those men will never thrive in what they undertake, that undertake more than they are able to manage; and this has been the ruin of many an honest (though not wise) man, who undertaking too much, has thereby lost all.

EXCELLENT RULES OF THRIVING, IN VERSE.

1. *By "Holy" Hands.*

FLY idleness, which yet thou canst not fly
 By dressing, mistressing, and compliment :
 If those take up thy day, the sun will cry
 Against thee, for his light only was lent.
 God gave thy soul brave wings, put not those feathers
 Into a bed to sleep out all ill weathers.

2

Art thou a magistrate ? Then be severe :
 If studious, copy fair what time hath blurr'd ;
 Redeem truth from his jaws : if soldier,
 Chase brave employments with a naked sword
 Throughout the world : fool not ; for all may have,
 If they dare try, a glorious life or grave.

3.

When thou dost purpose aught within thy power,
 Be sure to do it, though it be but small ;
 Constancy knits the bones, and makes us tower,
 When wanton pleasures beckon us to thrall :

Who breaks his own bond, forfeiteth himself,
What nature made a ship, he makes a shelf.

4.

Do all things like a man, not sneakingly ;
Think the king sees thee still, for his King does ;
Simpering is but a lay hypocrisy :
Give it a corner and the clue undoes ;
Who fears to do ill, sets himself to task :
Who fears to do well, sure should wear a mask.

5.

Slight those that say, amidst their sickly healths,
Thou liv'st by rule ; what doth not so, but man ?
Houses are built by rule, and commonwealths :
Entice the trusty sun, if that you can,
From his ecliptic line : beckon the sky :
Who lives by the rule then, keeps good company.

6.

Who keeps no guard upon himself, is slack,
And rots to any thing at the next great thaw :
Man is a shop of rules, a well-truss'd pack :
Whose every parcel underwrites a law.
Loose not thyself, nor give thy humours way,
God gave them to thee under lock and key.

7.

Be thrifty, but not covetous : therefore give
Thy need, thine honour, and thy friend his due :
Never was scraper brave man ; get to live,
Then live and use it ; else it is not true
That thou hast gotten : surely use alone
Makes money not a contemptible stone.

8.

Never exceed thy income: youth may make
Even with the year; but age, if it will hit,
Shoots a bow short, and lessens still his state,
As the day lessens and his life with it.
Thy children, kindred, friends, upon thee call;
Before thy journey, fairly part with all.

9.

By no means run in debt; take thy own measure.
Who cannot live on twenty pound a year,
Cannot on forty; he's a man of pleasure,
A kind of thing that's for itself too dear.
The curious unthrift makes his clothes too wide,
And spans himself, but would his tailor chide.

10.

Spend not on hopes; they that by pleading cloaths
Do fortunes seek, when worth and service fail,
Would have their tails believed for their oaths,
And are like empty vessels under sail:
Old courtiers know this: therefore set out so,
As all day long thou may'st hold out to go.

11.

In clothes, cheap handsomeness doth bear the bell;
Wisdom's a trimmer thing than shop e'er gave:
Say not then, This with that lace will do well;
But, This, with my discretion, will be brave.
Much curiousness is a perpetual wooing,
Nothing will labour: folly long a doing.

12.

Play not for gain, but sport; who plays for more
Than he can lose with pleasure, stakes his heart,

Perhaps his wife's too, and whom she hath bore;
 Servants and churches also play their part.
Only a herald who that way doth pass,
Finds his crack'd name at length in the church-glass.

13.

If yet thou love games at so dear a rate,
 Learn this, that hath old gamesters dearly cost:
Dost lose? Rise up: Dost win? Rise in that state:
 Who strive to sit out losing hands, are lost:
Game is a civil gunpowder in peace,
Blowing up houses with their whole increase.

14.

Wholly abstain, or wed: thy bounteous Lord
 Allows thee choice of paths, take no by-ways,
But gladly welcome what he doth afford:
 Not grudging that thy lust hath bounds and stays.
Contenance hath its joy: weigh both, and so
If rottenness have more, let heaven go.

15.

Drink not the third glass, which thou canst not tame,
 When once it is within thee; but before
May'st rule it as thou list, and pour the shame
 Which it would pour on thee, upon the floor.
It is most just to throw that on the ground,
Which would throw me there, if I keep the round.

16.

He that is drunken, may his mother kill,
 Big with his sister; he hath lost the reins;
Is outlawed by himself; all kind of ill
 Doth with the liquor slide into his veins.

The drunkard forfeits man, and doth divest
All worldly right, save what he hath by beast.

17.

Shall I, to please another's wine-sprung mind,
Lose all mine own? God hath given me a measure,
Short of his can and body: must I find
A pain in that wherein he finds a pleasure?
Stay at the third glass. If thou lose thy hold,
Then thou art modest, and the wine grows bold.

18.

If reason move not, bravely quit the room;
All in a shipwreck shift their several way:
Let not a common ruin thee entomb;
Be not a beast in courtesy; but stay,
Stay at the third glass, or forego the place;
Wine above all things doth God's stamp deface.

19.

Take not His name, who made thy mouth, in vain;
It gets thee nothing, and hath no excuse:
Lust and wine plead a pleasure; avarice, gain;
But the cheap swearer, through his open sluice
Lets his soul run for naught, as little fearing:
Were I an Epicure, I could bate swearing.

20.

Lie not: but let thy heart be true to God,
Thy mouth to it, thy actions to them both.
Cowards tell lies, and those that fear the rod;
The stormy working soul spits lies and froth:
Dare to be true; nothing can need a lie,
A fault that needs it most, grows two thereby,

21.

Be sweet to all ; is thy complexion sour ?

Then keep such company, make them thy allay :
Get a sharp wife, a servant that will lour :

A stumbler stumbles least in rugged way.
Command thyself in chief ; he life's war knows,
Whom all his passions follows as he goes.

22.

Catch not at quarrels : he that dares not speak
Plainly and home, is coward of the two :
Think not thy fame at every twitch shall break,
By great deeds show that thou canst little do,
And do them not ; that shall thy wisdom be,
And change thy temperance into bravery.

23.

If that thy fame with every toy be posed,
'Tis a thin web which poisonous fancies make :
But the great soldier's honour was composed
Of thicker stuff, which would endure a shake.
Wisdom picks friends, civility plays the rest ;
A toy shunned clearly passeth with the best.

24.

Towards great persons use respective boldness ;
That temper gives them theirs, and yet doth take
Nothing from them ; in service, care or coldness,
Doth capably thy fortunes mar or make.
Feed no man in his sins : for adulation
Makes thee a parcel-devil in damnation.

25.

Envy not greatness : for thou mak'st thereby
Thyself the worse, and so the distance greater.

Be not thine own worm; yet such jealousy
As hurts not others, but may make thee better,
Is a good spur: correct thy passion's spite,
Then may the beasts draw thee to happy light.

26.

Thy friend put in thy bosom; wear his eyes
Still in thy heart, that he may see what's there:
If cause require, thou art his sacrifice:
Thy drops of blood must pay down all his fear;
But love is lost; the way of friendship's gone:
Though David had his Jonathan, Christ his John.

27.

Yet be not surety, if thou be a father;
Love is a personal debt: I cannot give
My children's right; nor ought he take it; rather
Both friends should die, than hinder them to live.
Fathers first enter bonds to nature's ends,
And are her sureties, ere they are a friend's.

28.

Calmness is great advantage; he that lets
Another chafe, may warm him at his fire,
Mark all his wanderings, and enjoy his frets,
As cunning fencers suffer heat to tire.
Truth dwells not in the clouds: the bow that's there
Doth often aim at, never hit the sphere.

29.

Mark what another says; for many are
Full of themselves, and answer their own notion.
Take all into thee; then with equal care,
Balance each dram of reason like a potion.

If truth be with thy friend, be with them both,
Share in the conquest and confess a troth.

30.

Be useful where thou livest, that they may
Both want and wish thy pleasing presence still;
Kindness, good parts, great places, are the way
To compass this : find out men's wants and will,
And meet them there ; all worldly joys are less
Than that one joy of doing kindnesses.

31.

Pitch thy behaviour low, thy progress high,
So shalt thou humble and magnanimous be.
Sink not in spirit ; who aimeth at the sky,
Shoots higher far than he that means a tree.
A grain of glory mixt with humbleness,
Cures both a fever and lethargicness.

32.

Let thy mind still be bent, still plotting where,
And when, and how thy business may be done :
Slackness breeds worms ; but the sure traveller
Though he alight sometimes, still goeth on.
Active and stirring spirits live alone ;
Write on the others, here lies such a one.

33.

Slight not the smallest loss, whether it be
In love or honour ; take account of all :
Shine like the sun in ev'ry corner : see
Whether thy stock of credit rise or fall.
Who say, I care not, those I give for lost ;
And to instruct them, 'twill not quit the cost.

34.

Scorn no man's love, though of a mean degree;
Love is a present for a mighty king;
Much less make any one thine enemy;
As guns destroy, so may a little sling.
The cunning workman never doth refuse
The meanest tool that he may chance to use.

35.

All foreign wisdom doth amount to this,
To take whatever's given; whether wealth,
Or love, or language, nothing comes amiss;
A good digestion turneth all to health.
And then our fair behaviour easily may
Strike off all scores, none are so clear as they.

36.

Affect in things about thee cleanliness,
That all may gladly board thee as a flower;
Slovens take up their stock of noisomeness
Beforehand, and anticipate the last hour:
Let thy mind's sweetness have its operation,
Upon thy body, clothes, and habitation.

37.

In alms regard thy means, and others' merit,
Think heaven a better bargain, than to give
Only the single market-penny for it;
Join hands with God to make a man to live.
Give to all something: to a good poor man,
Till thou change names, and be what he began.

38.

The way to make thee thrive, is first to fill
Thy mind with rest, before thy trunk with riches:

For wealth without contentment climbs a hill
To feel those tempests which fly over ditches.
Then if thou canst but make ten pounds thy measure,
All which thou addest may be call'd thy treasure.

39.

Sum up at night what thou hast done by day ;
And in the morning, what thou hast to do ;
Dress and undress thy soul ; mark the decay
And growth of it ; if with thy watch, that too
Be down, then wind up both ; since we shall be
Most surely judged, make thy accounts agree.

40.

In brief, acquit thee bravely, play the man,
Look not on pleasures as they come, but go ;
Defer not the least virtue, life's poor span
Make not an ell by trifling in thy wo ;
If thou do ill, the joy fades ; not the pains :
If well, the pain doth fade, the joy remains.

THE ART OF THRIVING;

OR,

THE SURE AND SPEEDY WAY TO PREFERMENT.

IF thou wouldst in a little time arrive to worldly preferment, be very industrious in thy calling, be what it will. That which is by sparing saved, may be with diligence improved; and what is so improved, be again spared. For frugality alone is but single getting; but joined with industry is double: like those beams of the sun, which by a repercussion from the earth, make that heat not to be endured, which would be hardly warmth otherwise. And there, where much cannot be done at once, diligence effects it by degrees, producing by a frequent repetition as great a heat, as more vast abilities, but less active. And it hath been observed, that it is not less gainful to navigate in a small vessel, which makes quick and frequent returns, than in that which returns but seldom, though deeply laden. Therefore the wise Solomon directs the sluggard to go to the bee and ant, which infirm creatures plainly show how much the assiduity of an industrious labour can effect. And verily it is an ill humour, when because our means suit not with our ends, we

•

will not pursue those ends which suit with our means; and because we cannot do what we will, we will not do what we can; depriving ourselves of what is within our power, because we cannot do the things that are above our power; when, indeed, that is the way to do much more than we can, by doing the many littles that we are able.

And this industry truly effects things beyond our expectations, when we are not discouraged by difficulties, but incited; and throw not up the business as desperate, because not presently previous, and to be waded through. And let me tell you, of all tempers there is none more to be avoided than theirs, the edge of whose activity is soon abated; for they vilely despond at those things as impossible, which a more tough diligence doth easily superate. For which cause, when the historian had reckoned up the many difficulties and dangers which Cosmus, the first Duke of Etruria, had to conflict with in his infant government, he concludes with this epiphonema, "*Hæc omnia alioqui inexpugnabilia Cosmus patientia et industria sua facile vicit.*" And verily it is no-wise the part of a man, succumbere difficultatibus, and, like Issachar, lie down under his burden, and give up the set because the cards prove cross; but by a generous antiperistasis, be hottest in our prosecutions, when the coldest air blows on our designs; and, like true spur nags, anniti clivo, strain hardest against the hill; or like thunder, tear it there most,

where we meet the sturdiest and most rugged oak. You need never fear, but even the tallest cedar will fall at your foot, to whose root you applied the most incessant strokes. On which consideration I was much taken with his device, who placed for his impress a pair of compasses, with this motto, "*Constantia et labore*;" the one foot being fixed, the other in motion.

Then again, if you would grow rich, be not given to law; for the quarrelling dog hath a tattered skin; and men of strife, like too sharp a sword, cut their own scabbard. And truly, what our Lord saith, is prudently practicable: "He that sueth thee at the law for thy cloak, let him take thy coat also." For it is much better to sit down with some manifest loss, than to recover thy right by a trial at law: for, not to speak any thing of the vexation and trouble which the plaintiff shares in, as well as he that defends, unless the matter be of very great moment, 'tis the lawyer alone goes away with the gain. Hence it is that there are very few who sweat it out in a course of law, but like over-ridden nags, they melt their grease, so that their hair stares, and they are pitifully hidebound ever after. Besides, if thou meetest with a man of mettle, thou mayest begin strife, but knowest not what shall be the end thereof: for a wager at law is like a game at chess, which some report to have lasted between two skilful gamesters above twenty years; and may hold out

as long, as the brewer said to his adversary, as the water runs under London bridge. So that like the circulation of the blood, (which is pulsed from the veins to the arteries, and from them again to the veins) the lawyers have a way to bring your cause from common law to equity, and thence back again, as we may say, *arteria venosa*, and *vena arteriosa*, and end your business without end; for if your money will but hold out, your cause shall go round like the orbs above. But if thou art concerned with those that will quarrel, and an amicable composure cannot be had, then lay thyself to it with the utmost might: for, as the historian observes of the war of Henry the Second of France with Philip of Spain, "*Spes nunquam major affulget pacis, quam serio bellum geritur;*" for the way to agree is to fight to purpose. And War is never sooner brought to bed of her daughter Peace, than when her travailing pains are sharpest.

But whether in war or peace, never communicate counsel to a man that is given to drink; for there is nothing more true than "*in vino veritas;*" and I have known men in that pickle, like the mouse in her ale, relate those things of themselves, which when they had been sober, they had rather have bit their tongues off than have discovered. Nor can you think it rational to hope, that those should act a wise man's part, (such silence is) that howsoever God hath made them, yet make themselves the worst of fools.

Nor borrow money of any such, with expectation that they will not divulge it to thy discredit: for thy dealing with such will have a Noverint Universi written at the beginning, as the young heir observed, and therefore you must conclude that every body must know it. But, indeed, let nothing but a great importance induce thee to borrow money, which like sin, called also a debt, is much easier committed, than can be remitted; is easier borrowed, than will be paid; and like that roll, which, howsoever sweet in the mouth, proved bitter in the belly: there being scarce any thing of more difficult digestion than oblations; so that if you have not the pulvis pepticus of very considerable profit to help concoction, it is to be feared you will prove rickety, and your head may grow too big to come out of your own doors. Besides, consider the most unkind prospect of those a man owes money to, and the plague that it is to be in the usurer's books, who, like the wolf in the breast, eats up men alive; and supply you with warm clothes, till, like a pound of butter in a hot cake, you melt all your substance into their hands: and shall never leave you while there is any thing to be got of you, but shall hang you up even when you are dead; and will make poison of the froth of your mouth, and mummy of your carcass.

And now let me tell you, there is no one thing deserves the care of a young beginner more than

his servants; who if they be beaten to the world, and know how to do any thing, they are cunning enough to abuse and cheat you: their opportunities too being such as are hard to avoid. Let me therefore in this particular give you something of advice: for he that hath one servant hath two; and he that hath three, hath none at all.

1. Be sure never to trust any of them that have a colloquing, fawning way; for they are persons whom Nature hath, as it were, cut out for deceit, and not only fitted with habiliments, but also a natural promptness thereto; and if I may tell my own experience, I remember not that ever I had to do with any of them, which proved otherwise. And they are generally of that impudence; that like those at Cape Bon Speranz, they will pick your pocket, and look in your face, pretending always most what they intend least. And therefore there is especial need of your caution in those very things which they profess most against: they being generally like her who made the world believe she could endure no eggs, till it was found that her usual breakfast was a groat's-worth.

2. Never make yourself over-familiar with your servants, nor take them for your play-fellows: for familiarity begets contempt, and contempt breaks the neck of obedience. It being very rare that those servants are ready to obey, that are not kept in awe; but will be rather disputing your commands, than

doing them: which beware you admit not. It being better in many respects, to err in commanding what is not convenient, than to amend it upon the advice of an ordinary servant: they being encouraged, by such a condescension, to argue with you the expediency of your commands ever after; and upon that account, to use such language is not to be endured, which to remedy, when got to a head, you will be necessitated to use such sharp corrosives, as may against your mind (if for your turn) part you and your patient.

Having given the aforesaid directions, it will now be time to show how to turn the penny.

DIRECTIONS FOR THOSE THAT WOULD THRIVE, SHOWING HOW THEY
MAY TURN A PENNY TO THEIR BEST ADVANTAGE.

My first direction shall be, That all such persons as design to thrive in the world, should always take care not to spend a penny idly: for that they thereby may purchase a yard square (or three feet) of as good land as most is in England: this, how improbable soever it may seem, is an undoubted truth, as will appear by the following demonstration.

1. Sixteen feet and a half make one rod.

2. Forty such rods in length (that is, 660 feet) and four such rods in breadth, (that is, 66 feet) make an acre of land.

3. Now multiply 660 feet, (the length of an acre) by 66 feet, (the breadth of an acre) and the product

will be 43,560 square feet, and so many an acre contains.

4. Land that will let at twenty shillings an acre, per annum, is counted as good as most in England; an acre of which, if sold at twenty years' purchase (which is the usual highest rate,) may be bought for twenty pounds, that is, for four thousand eight hundred pence.

5. Now if you divide 43,560 (the number of square feet in an acre) by 4800 (the number of pence for which an acre may be purchased,) the quotient, or product thereof, is 9, and 360 remaining: which shows that every penny does purchase nine square feet, that is, (three feet long, and three broad) of such good land, and somewhat above; which is what was to be demonstrated. And consequently it follows, that for every two shillings you may purchase 216 square feet; that is, a piece of ground of eighteen feet long, and twelve feet broad: which is enough to build a little house upon, or make a little garden; which being well planted the fruit thereof may every year make a man blush, to think he should lose such a brave conveniency, merely for drinking an unnecessary quart of adulterated sack, or two bottles of stummed claret; which perhaps impairs his health besides, and exposes him as a drunken beast, to the reproach of human nature; when he has so fair a way to turn those idly spent pence to his great advantage.

But if a man has no mind to purchase land with his penny, he may turn it several other ways, as for instance:

If you are minded to buy as many several sorts of commodities for your money as you can, in Holland you may buy six several things, viz., oatmeal, onions, a little cake, grapes, vinegar, and nuts, and all for a penny.

If you love aniseed water or brandy, and are minded to turn your penny that ways, you may buy enough with it, to save your life, as it may fall out.

Or if you are for turning it to buy physic or medicinal things, at the apothecary's, you may have a pennyworth of juice of liquorice to cure you of a cough, a pennyworth of venice-treacle to make you sweat, or to expel any inward malady; a pennyworth of jalap, to give you a purge, a pennyworth of syrup of lettuce to make you sleep; or if you have an issue, for a penny you may have a diachylon-plaister; also for a penny you may have a plaister of paracelsus, or oil of roses, or of St. John's wort, or twenty other things you may have occasion for, out of an apothecary's shop.

If you have a mind to see how matters go abroad in the world, and are minded to turn your penny that way, you may go to the coffee-house, and there read (if you can) the Gazette and all the weekly newspapers, discourse and comment upon them yourself, and hear the discourse and comments of

others, and drink a dish of (laced) coffee into the bargain, and all for a penny.

If your mind runs after learning, and you have a mind to turn your penny that way, you may for your penny buy a book that has puzzled the greatest scholar this day in England. And if you ask me, what book this is? I answer, a horn-book, the initiating book to all learning.

If you either live, or happen to be at Westminster, and have occasion to go to Lambeth, for a penny you may save going three miles about; without which, you may walk till you are a-weary; and so truly say, *Defessus sum ambulando*.

If you are a stranger, and walking along the streets of London, are hard beset to do what nobody can do for you, for a penny you may turn into a coffee-house, and turn out that which troubles you, and drink a dish of coffee or tea, or a glass of brandy or usquebaugh, into the bargain: and in such a case, this is a very happy turn of a penny; for without it, you must have turned that into your breeches, which you had much rather have turned any where else.

And though the Master of the Rolls be an honourable, as well as a profitable place, yet for a penny you may take two of the best rolls you can find in the baker's basket.

For a penny you may relieve four several poor people, and thereby make even heaven itself a debtor to you. And can you lay your money out to better advantage, or put it into surer hands?

And thus you see how many several ways a penny may be turned.

But he that would thrive must be cautious in his expenses; especially those that return every day; of which victuals and drink are the chief; the excess and 'superfluity whereof, hinders many a man from thriving: and not only so, but it debilitates the body as much as it empties the purse. For nature is satisfied with a little; and more than satisfies nature, destroys it: and therefore he that can content himself with coarse and cheap foods, such as salads, fruits, roots, bread and water, and hath set such bounds to his desires, that he is satisfied with what only supplies the necessities of nature, and has his happiness within himself, stands not in fear of fortune, let her do her worst; for what malignity of fortune has ever reduced any man to a lower ebb than bread and water? and there are several in the world, that desire no better repast, and are not only well content, but highly pleased therewith. But because there are but few in comparison of the others, that will be contented with so mean a diet, though they are willing to be sparing too, that they may get beforehand in the world, and thrive in their callings, I have here subjoined and extracted out of the late worthy Mr. Thomas Tryon's works, (with whom I was particularly acquainted) a catalogue of almost a hundred noble dishes of meat for those that are

mindred to regale themselves, most of which shall not stand a man in above twopence a day; and he that lives upon twopence a day, if he gets any thing at all, must needs be in a way to thrive.

DIRECTIONS FOR PREPARING FOURSCORE NOBLE AND WHOLE-SOME DISHES, UPON MOST OF WHICH A MAN MAY LIVE FOR TWOPENCE A DAY.

1. Bread and water, to be used now and then, will make a good meal, they having the first place of all foods, and are the foundations of dry and moist nutriment, and of an opening, cleansing nature.

2. Take two spoonfuls of wheat flour, or oatmeal, put it into cold water, mix them well together, stirring them in two quarts of water over a quick fire, till it boil up, putting to it a little salt, and some bread; or instead of bread, an onion boiled in it will do: this will not cost above a farthing, and yet makes a most noble and exhilarating meal. It may be made thicker or thinner, as you like best; but thick is best for healthy people.

3. Take a spoonful of ground oatmeal, and temper it with cold water, then brew it in a quart of water made boiling hot, and set it on the fire again till it boil up, then brew it again, and it is done; put some bread and a little salt into it, and then eat it: this makes as good a meal as the world affords. If you make a meal of this alone, you may boil in it some pot-herbs and onions, and it is done.

4. Take four quarts of water, and put a pint of peas therein; then set them in the pot on a gentle fire, and let them boil slowly, for three or four hours, till they are soft and incorporated into the pottage; shred an onion into it, and a little dry sage rubbed into powder, and add a little mint, if you please, or any of these herbs green will serve: after your herbs are boiled, put in two spoonfuls of wheat flour made into batter with cold water; and when your pottage boils up it is done: this will make about two quarts, and will serve a labouring man a day, and not cost above three halfpence.

5. Take a quart of water, and put it on the fire till it boils up, then put a spoonful of oatmeal well mixed, in two or three spoonfuls of cold water, and mix an egg well in it, and put it to your boiling water; put a little salt and bread, if you please, to it, and this makes a noble meal.

6. Take flour a sufficient quantity, then add water sufficient to make it up into a paste, put a little salt and ginger to it, and a little yeast; make your dumplings as large as a crown piece, and boil them; this is wholesome, nourishing, and pleasant food.

7. Take an equal quantity of milk and water, and when it begins to boil, put in flour, the usual way of making hasty pudding; and eat this with butter, or with milk; this is hearty and wholesome nourishment.

8. Or water and flour with a little ginger, made

into a hasty pudding, and eat with milk or butter, is hearty victuals.

9. Bread and butter eaten with thin gruel, wherein is nothing but salt, is the most approved way of eating water gruel, especially when you bite and sup, as you do raw milk and bread. This is a most curious and sweet food for the stomach, of easy concoction, breeds good blood, and causeth it to circulate freely.

10. Milk made boiling hot, and thickened with eggs, is a brave substantial food, of a friendly mild nature, and operation.

11. Bread and butter, or bread and cheese, eaten alone with washed salads, without salt, oil, or vinegar, or with them, makes a most dainty food, of a cleansing quality and easy of concoction.

12. Eggs broken and buttered over the fire is a very good food, being eaten with store of bread. Or eggs roasted or boiled in their shells, roasted being the best, eaten with bread, butter, and salt, or bread and salt, is a good substantial food.

13. Eggs boiled, buttered, and eaten with bread, is excellent food.

14. Parsley boiled and cut small, mixed with some butter and vinegar melted, and poached eggs, makes a curious dish, and gives great satisfaction to the stomach; supplying nature with nutriment to the highest degree, and is very pleasant to the palate.

15. Eggs broken together, and fried with butter, and when fried, melt some butter and vinegar, and put over them, is a most curious and dainty dish; being much better than the common way of frying eggs, this being lighter and more tender, and easier of concoction.

16. An egg broken into a pint of good ale, and brewed well together, and eaten with bread, makes a brave meal, and hath a vigorous and quick operation in the stomach: in winter you may warm it, but in summer you may drink it cold.

17. Poached eggs, eaten with a dish of boiled spinage buttered, is a curious food, and being eaten with plenty of good bread, affords agreeable nutriment.

18. Eggs mixed with various sorts of fruits, with butter and bread made into pies, is a sort of pleasant food, that a man may eat now and then with great satisfaction, and no less friendly to nature, provided it be not too often.

19. Raw eggs broke into water-gruel that is thin and brewed well together, with a little salt in it, and then eaten with bread, or bread and butter, makes a most delicate food; and is very good for all young people and women, being of a warming quality, and agreeable to the stomach, creates good blood, and fine brisk spirits; for the often using of this, and other of our spoon-meats, do naturally sweeten all the humours, and prevents the generation of sour

juices, and frees the passage from windiness and griping pains.

20. Artichokes boiled with bread, butter, and salt, are an excellent food, and create a substantial nutriment; a man may make a good meal of them.

21. Take one or two eggs, beat them with a little water, and take a pint of good ale or beer, sweeten it with sugar, then put it on the fire, making it boiling hot, but not boil, then brew them well together: this is a curious comforting sort of food, or rather a rich cordial, which does mightily replenish nature, both with dry and moist nutriment.

22. Asparagus boiled, and eaten with bread, butter, and salt, is a most dainty food, and affords a clean nutriment, and is friendly to the stomach, loosens the belly, powerfully purges by urine, and opens obstructions.

23. Rice and water boiled and buttered, is a friendly food, and easy of digestion, and affords a good nutriment.

24. Boiled coleworts, cauliflowers, and cabbage, eaten with bread, butter, vinegar, and salt, the first of the three being the best; for they purge by urine, loosen the belly, and are easy of digestion; - but remember that you boil them in plenty of good water, and over a quick fire, and not too much, which is to be observed in all the preparations of herbs and grains.

25. Rice and milk is also a dainty food, affording

a substantial nutriment, especially if you put sugar into it.

26. Green beans boiled and eaten with salt, butter, and bread, is a most delicate food; but let all people subject to windy diseases eat them sparingly.

27. The young buds of coleworts and spinage, boiled in plenty of good water, with a brisk fire, and eaten only with bread, butter, and salt, is a fine, delicate, and delightful food, affording a good clean nutriment.

28. French beans boiled in plenty of water, with a brisk fire, and eaten with bread, butter, and salt, make a most curious dish of food; being of a cleansing opening nature and operation, affords a good nutriment, gently opens the belly, and purges by urine.

29. Endive, young parsley, and spinage, boiled, and eaten with bread, butter, and salt, is a curious, friendly, exhilarating food, and makes good blood, and cleanseth the passages.

30. Bread, butter, and sorrel, makes a brisk food, easy and quick of concoction, cleanseth the stomach and creates good blood.

31. Spinage boiled with the tops of balm and mint, seasoned with salt and butter, and eaten with bread, makes a curious dish, affords excellent nutriment, and is of a warming quality.

32. Carrots boiled and seasoned with butter and salt, and eaten with good bread, is a curious dish of

food, and very pleasant and wholesome, and easy of digestion.

33. Smalledge makes a pottage or gruel of a cleansing quality; being eaten twice a day, is an effectual remedy against all consumptive humours, it cleanseth the blood, and opens obstructions of the liver and spleen.

34. Boiled wheat buttered, is a curious dish, and affords a sweet, friendly, and most agreeable nutriment, being easy of digestion, and creates fine thin blood: it is a noble dish.

35. Green peas boiled, and seasoned with salt and butter, and eaten with bread, make a most delicate dish of food; but if not sparingly eaten, are windy, and their nutriment not strong.

36. Bread and butter, and radishes, is a very good food, and affords a substantial nourishment; now and then, a man may make a good meal thereof.

37. Boiled turnips, seasoned with salt and butter, and eaten with bread, make a very good dish of food, particularly for all young people; they are easy of digestion, open and purify the passages, and may with safety be eaten plentifully.

38. Sweet charwel makes an excellent pottage, being eaten with bread, butter, and salt; and is not only a good food, but the frequent use thereof purifies the blood, and is a friend to the lungs.

39. Parsneps boiled in plenty of good water, seasoned with salt, butter, vinegar, and mustard,

make a curious hearty dish of food, and are friendly to most constitutions.

40. Light puddings made of bread, and divers other sorts of ingredients, are pleasant to the palate, and not ungrateful to the stomach, if sparingly eaten.

41. Watercresses made into pottage, eaten with bread, butter, and salt, is not only a good food, but often eating thereof purifies the blood, and prevents fumes and vapours from flying into the crown.

42. Boiled or roasted potatoes, eaten with butter, salt and vinegar, make a pleasant dish of food, are easy of concoction, very grateful to the stomach; and now and then a meal of them may do well.

43. Rice puddings, both plain and made of fruit, which for the most part are a pleasant sort of food, easy of concoction and may be freely eaten.

44. Take currants, boil them in your water; when almost done, mix a little small oatmeal with two spoonfuls of cold water; stir it in, and let it boil a little; when done, season it with salt, adding sugar to it: this eaten with bread, makes a good meal; you may add butter, as most good housewives do; but I must tell them that it makes it heavy on the stomach, and apt to send fumes into the head.

45. Apple-dumplings, eaten with butter, or butter and sugar, is the best of all dumplings, affording a friendly nourishment, and are easy of digestion.

46. Mint makes a noble exhilarating pottage; fre-

quent eating thereof does not only prevent windy humours in the passages, but it mightily strengthens the retentive faculty of the stomach.

47. Pears, being full ripe, make a good pie, and are a fine gentle friendly food, of easy concoction.

48. Steep your peas eighteen hours, then boil them in a pot, with a fagot of sweet herbs, some capers, and an onion stuck with cloves: this is a wholesome and pleasant food.

49. Take sorrel, lettuce, beet, purslane, and a bundle of herbs; boil them together with salt, butter, and the crust of a loaf soaked: this is an excellent pottage.

50. Pottage of sprouts of coleworts is made thus: boil them in water, salt, peas, broth, butter, onion sliced, and a little pepper, then soak your bread, and garnish it with sprouts, and fill your dish therewith.

51. Pottage of French barley is made by putting your barley (being cleansed from dust) in boiling milk; being boiled down, put in it large mace, cream, sugar, and a little salt; boil it indifferently thick, and it is done.

52. Bread, butter and sage afford good 'nourishment; it expels wind, and warms the stomach.

53. Garlic pottage is chiefly good for full-bodied corpulent people, and such as are troubled with coughs, the stone and gravel.

54. Take your salad-herbs, such as you most like,

and put some vinegar, mustard, and oil, well beaten together, to your herbs. This is an excellent salad, eaten with bread only; and may be eaten with flesh, by them that would not be satisfied without it.

55. A piece of bread, and a few raisins of the sun, make an excellent meal, a pint of good ale or beer drank after it.

56. Clary shred, and eggs beaten well together and fried with some butter, is an excellent dish, especially for old people.

57. Take a cabbage leaf, and shred it very small, and put a little vinegar and pepper to it, and it will eat as pleasant as cucumbers to those that eat flesh with it.

58. The young tops of asparagus boiled, make an excellent meat, eaten with bread and butter.

59. A root that grows, called mercury, if the tops of it, which something resembles asparagus, be boiled, and eaten with butter and bread, is an excellent food, being of a cleansing quality.

60. Sadown, or holy thistle, boiled, and butter melted, and a little vinegar put to it, makes an excellent meal, eaten with bread.

61. Pumpkin fried, and a little vinegar and butter to it, makes a good meal, eaten with bread only.

62. Whole oatmeal boiled in a pot or pipkin, but first let the water boil, being well boiled and tender, put in milk or cream, with salt and fresh butter, and eat with bread.

63. Take alexander and oatmeal together, picked and washed, and when your water is boiled, put in your herbs, oatmeal and salt; boil it on a soft fire, make it not too thick; being almost boiled, put in some butter; eat this with bread, and it makes an excellent meal.

64. Peas put into boiling milk, or cream, with two or three sprigs of mint, and a little salt; being tender boiled, thicken them with a little milk and flour: this makes an excellent food.

65. Green corn, taken as it groweth of itself, or a little parched or dried against the fire or steeped, or boiled in wine, affords, in hard times, a reasonable substance.

66. Bread and raw eggs, is an excellent food, and cleanseth the passages.

67. Eggs boiled in the shells, or roasted, eaten with bread and salt, and sometimes butter, is a good nourishing food.

68. Eggs with flour and water, made into a pap on the fire, is a noble food, affording a brave clean nourishment.

69. An egg or two, beaten and brewed in a pint of raw milk, is a noble substantial food: if the weather be cold, you may warm the milk.

70. There are several foods made with milk, as custards, cheesecakes, and whitepots; these nourish much, but are not to be eaten too frequently.

71. Boiled pudding, made with flour, milk, and

eggs, and raisins and currants, and buttered, makes a pleasant dish.

72. Cut the tops of beans when they have coddled, boil them and butter them, and they make an excellent dish, eaten with bread.

73. Bonny-clabber, eaten with bread, is excellent food in hot weather, especially for consumptive people.

74. Flummery is also an excellent food, especially for those who have but weak stomachs; for it opens those passages that are furred and obstructed by phlegmy matter.

75. Celery makes an excellent pottage.

76. Frumenty plain, or with fruit, makes an excellent meal; but that which is plain is best.

77. Milk pottage, half milk and half water, eaten with bread, is excellent for consumptive and weak people, and for those in health too.

78. Sage, eaten with bread and butter in May, and indeed at all other times in the year, makes a noble meal.

79. Pear pies and apple pies afford good nourishment.

80. Bread and milk raw, as it comes from the cow, is the best of food, and sweetens the blood.

Thus, reader, have I given thee a catalogue of Dr. Tryon's variety of dishes, and cheap ways of living. And from the commendation that the Doctor has

given to many of them, I observe that those that are most plain, and most easy to be come at, are the most nourishing and the most wholesome. If therefore variety and cheapness will please you, I have set before you those noble dishes, as the Doctor calls them, that will serve both for food and physic, and are both meat and sauce. And observing whereof, those whose circumstances are narrow may accommodate themselves accordingly with variety of food that will both nourish and delight their bodies, and spare their purses.

But methinks I hear some honest fellows that are willing to thrive, say, "Here is indeed variety of meats, but what shall we do for drink at a cheap rate? Have ye no contrivance for that?"

I answer, Yes; or else all had been to no purpose: for there's many a man spends three times more in drink abroad than all his family (which perhaps may be none of the smallest neither) does in victuals at home. I will, therefore, before I conclude my Art of Thriving, give a receipt or two for the making such drink as will quench one's thirst, please one's palate, and spare one's pocket; it being easily come-at-able. And though I know I shall have no thanks for my pains from those that miscall themselves good fellows, whom nothing but that which will inebriate, will satisfy: yet I doubt not but the honest, sober reader, who will be contented with what suffices nature, and designs not the drowning of his

brains, but the quenching of his thirst, will be very well pleased with what I shall offer.

HOW TO MAKE SEVERAL SORTS OF DRINKS, CHEAP AND PLEASANT.

1. Take a quart of clear water, and a large spoonful of ground oatmeal, and incorporate them into each other, by pouring it out of one pot into another fifteen or twenty times, and it is prepared. This quenches thirst the best of any liquor; and is excellent against gravel, stone, scurvy, or most other distempers whatever. In winter make it blood-warm: or, I think it better, if just boiled into a thin gruel.

2. Gather the tops of heath, whereof the usual brushes are made, and dry them and keep them from moulding; and then you may at all times brew a cheap drink, which is very wholesome for the liver and spleen; if you put a little liquorice into it, it will be much pleasanter.

3. Water and vinegar is a pleasant drink; or, a quart of water, and five or six spoonful of aqua composita, a quantity of sugar, a little borage, or a branch of rosemary, all brewed together.

4. Take wormwood, that is either cut down in the leaf before it is seeded, or being seeded, that which is cut into short pieces, whereby there may be an equal mixture of the whole bulk together; for you must note that the seeded tops are much stronger,

and more oily than the rest of the leaves or stalks. Make first a decoction of four ounces of hops with nine gallons of water, which is the proportion that some brewers (in some sort of drink) do use: and when you have got out by ebullition the full strength and virtue of them, keep the same apart; and begin likewise with some small proportion of wormwood, to the like quantity of water as before; and when you have bestowed as much time and fire herein, as you did about the hops, you may taste each of them by itself; and if you find it to exceed the first in bitterness, then begin with a less proportion of wormwood; and so reiterate your work until you have equally matched the one with the other: then you may safely proceed by the rule of proportion, to a barrel, and so to a tun, and on to a whole brewing. And so you may save the charge of hops, by using wormwood, which will cost you nothing almost but the gathering. Many make use of broom to the same purpose. And some affirm, that centaury, artichoke leaves, or aloes hypatique, will have the same operation.

5. Cake-bread or spice-bread (steeped in water) makes a delicious drink; and the bread is wholesome to eat.

6. Sage, tamarisk, and tops of pine, or fir, is commended by Bartholine to brew withal, as much better than hops, it being reckoned excellent against the scurvy, boiled in your liquor.

7. Herbs that will serve in brewing as well as hops, and for many constitutions much better, are, balm and penny-royal, mint, tansy, broom, wormwood, centaury, cardus, eye-bright, sage, betony, dandelion, and good hay: but then you must take care to gather these herbs in their proper seasons; and dry them; for they are not near so good, if used green. Note also, that if you infuse broom, wormwood, cardus, or tansy, or any other that exceeds in bitterness, you must not let them lie in your wort above half an hour; and if you put a good quantity, a quarter of an hour is enough.

8. Instead of malt, the liquor of beech is commended for making an excellent wholesome drink.

9. A quart of fair water, a spoonful of vinegar, or aqua composita, and a spoonful of sugar, a little borage and rosemary, brewed altogether, makes a wholesome and pleasing drink.

10. Take a bushel and a half of good wheat bran, add a gallon of molasses, and some ginger; and add water to it, and it will make a barrel of good table beer.

11. Take a quart, or two or three, of water, and put some drops of vitriol into it, with white sugar and nutmeg, and a little lemon-peel; brew them well together, and it makes a pleasant and wholesome drink.

12. Boil treacle and water together, and work it with yeast; or stir a little treacle and water together,

and drink a draught, and it is pleasant and wholesome; and taken oft on an empty stomach, cures coughs and shortness of breath.

Thus I have given my reader some receipts for cheap drink, and that which is good, pleasant and wholesome; and if he be disposed to brew himself, shown him how he may go to work the cheapest way. So that being thus put in the way to thrive, if he will follow the rules before laid down, and take the advice herein given, he need not question in a little time to be perfect in the Pleasant Art of Money-Catching.

I had here thought to have concluded, but the booksellers telling me there wanted somewhat more to make up the sheet, I shall here insert some proverbs, which they would do well to observe, that have a mind to thrive in the world: and the rather, because proverbs are the wise and experienced sayings of every nation; and by which one nation may be judge of the wisdom of another. And it must needs be both pleasant and useful to the reader to see the sentiments of all nations agree so well together, with respect to the art of money-catching, and the way to thrive.

PROVERBS

TO BE OBSERVED BY ALL THAT WILL THRIVE.

In vain he craves advice that will not follow it.

The old and wise, yet still advise.

No alchemy to saving, for that is the best way to thrive.

Rely not on another, for what thou canst do thyself.

'Tis better riding on an ass that carries me, than on a horse that throws me.

On a good bargain, think twice.

He that makes his bed ill, must lie in it.

He who lies long in bed, his estate feels it.

He who looks not before, finds himself behind.

Keep good men company, and you shall be of the number.

Credit is like a Venice glass, soon broken.

He that hath lost his credit, is dead to the world.

When all is gone, and nothing left,

What avails the dagger with the dudgeon heft?

It is never a bad day that hath a good night.

It is better to go to bed supperless, than rise in debt.

He loseth his thanks, that delayeth to perform his promise.

A man may lose his goods, for want of demanding them.

First deserve, and then desire.

Desert and reward seldom keep company.

Do what thou oughtest, and then come what can.

Think of ease, but work on.

'Tis good to begin well, but better to end well.

A fat housekeeper makes lean executors.

He that is suffered to do more than is fitting, will do more than is lawful.

When a friend asketh thee, there is no to-morrow.

Have but few friends, though much acquaintance.

'Tis not the gay coat that makes the gentleman.

Do not say go, but gaw; i. e. go thyself.

Get thy spindle and thy distaff ready, and God will send thee flax; i. e. Let us do our duty, and refer the rest to God's providence.

No lock will hold,

Against the force of gold.

You may speak with your gold, and make other tongues dumb.

When we have gold, we are in fear; when we have none, we are in danger.

One never loseth by doing good turns.

Things hardly attained are long retained.

Good harvests make men prodigal, bad ones provident.

He that hath a good harvest may be content with some thistles.

Every man is best known to himself.

Better have my hog dirty home, than have no hog at all.

Dry bread at home, is better than roast meat abroad.

He is wise, that is honest.

Honour and ease are seldom bed-fellows.

Lend thy horse for a long journey, thou mayst have him return with his skin.

The foot on the cradle, and hand on the distaff, is the sign of a good housewife.

Idleness turns the edge of wit.

Idleness is the key of beggary.

Industry is fortune's right hand, and frugality her left.

He goes not out of his way, that goes to a good inn.

We must not look for a golden life in an iron age.

He that labours and thrives, spins gold.

Let your letter stay for the post, not the post for your letter: that is, be always beforehand with your business.

A suit of law and a urinal, bring a man to the hospital.

Wheresoever you see your kindred, make much of your friends.

A bean with liberty, is better than a comfit in prison.

He that liveth wickedly can hardly die honestly.

It is not how long, but how well we live.

He loseth nothing, who keeps God for his friend.

Before thou marry,

Be sure of a house wherein to tarry.

Honest men marry soon, wise men not at all.

He who marries for wealth, sells his liberty.

He who marries for love without money, hath
good nights, and sorry days.

One eye of the master's sees more than ten of the
servant's.

Use means, and trust God to give a blessing.

He is not a merchant bare,

That hath money's worth, or ware.

The skilfullest man is scorned, if he want money.

Money is that which art hath turned up trump.

Money is welcome, though it comes in a dirty
cloth.

A good name keeps its lustre in the dark.

An ill wound is more easily cured than an ill
name.

By doing nothing we learn to do evil.

It is more painful to do nothing than something.

He who hath but one hog, makes him fat; and he
who has but one son, makes him a fool.

The smoke of a man's own house, is better than
the fire of another's.

There is no companion like the penny.

If your plough be jogging, you may have meat
for your horses.

A full purse makes the mouth to speak.

An empty purse fills the face with wrinkles.

When all is consumed, repentance comes too late.

Riches are but the baggage of fortune.

When riches increase, the body decreaseth: for most men grow old, before they grow rich.

Riches are like muck, which stink in a heap; but spread abroad, make the earth fruitful.

He who serves well, need not be afraid to ask his wages; for his own merits give him boldness.

Spend and be free, but make no waste.

Who more than he is worth doth spend,

He makes a rope his life to end.

Whoso spendeth more than he should,

Shall not have to spend when he would.

He that hath spice enough, may season his meat as he pleaseth.

Stretch your legs according to your coverlet: or, Make your coat according to your cloth.

The table robs more than the thief.

Trade is the mother of money.

When the tree is fallen, every man goes to it with his hatchet: or, When a man is down, down with him.

For want of a nail, the shoe is lost; for want of a shoe, the horse is lost; for want of a horse, the rider is lost.

He that goes out with often loss,

At last comes home by weeping cross.

He is wise enough, that can keep himself warm.

Whores affect not men, but their money.

Whoring and bawdery do oft end in beggary.

He that lets his wife go to every feast, and his horse drink at every water, shall neither have good wife, nor good horse.

To him that is willing, ways are not wanting.

Good words without deeds,

Are rushes and reeds.

They must hunger in frost, that will not work in heat.

Prayer and provender hinder no journey.

Better spare, to have of thine own, than ask other men.

The fool asks much, but he is more fool that grants it.

Go not for every grief to the physician, for every quarrel to the lawyer, nor for every thirst to the pot.

Fear nothing but sin.

Be not idle, and you shall not be longing.

He is not poor that hath little, but he that desires much.

Keep not ill men company, lest you increase the number.

The miserable man makes a penny of a farthing; and the liberal, of a farthing sixpence.

Giving much to the poor,

Doth enrich a man's store.

Love your neighbour, yet pull not down your hedge.

Virtue and a trade, are the best portion for children.

Sleep without supping, and wake without owing.

A cheerful look makes a dish a feast.

For washing his hands,

None sells his lands.

A tradesman that gains not, loseth.

Not a long day, but a good heart, rids work.

He that gets out of debt, grows rich.

Although in rain, throw not away your watering pot.

A little in quiet,

Is the only diet.

A discontented man knows not where to sit easy.

He that is not handsome at twenty, nor strong at thirty, nor rich at forty, nor wise at fifty, will never be handsome, strong, rich, nor wise.

He that repairs not part of his house, must build it all.

Would you know what money is? Go borrow some.

Patience, time, and money, accommodate all things.

A penny spared is twice got.

Help thyself, and God will help thee.

He plays well, that wins.

Gaming, women, and wine,

While they laugh, they make men pine.

If a good man thrives, all thrive with him.

It is good to strike while the iron is hot.

Time and tide tarry for no man.

Better thrive late, than never.

Need makes the old wife trot.

He that goeth a borrowing,

Goeth a sorrowing.

It is money that makes the mare to go.

A man's own manners do make his fortune either bad or good.

Too much of one thing, is good for nothing.

And therefore lest I should tire the reader, I will here put an end to these proverbs.

SOME SERIOUS AND NECESSARY ADVICES TO ALL THOSE
THAT DESIRE TO THRIVE IN THE WORLD, AND TO HAVE
THE BLESSING OF GOD WITH WHAT THEY GET.

I cannot close the Art of Thriving better, than with the following directions and advices, for which there needs no apology.

1. Assure yourselves there can be no honest thriving without the fear of God, and the exercise of a good conscience: and therefore above all things disengage yourself from all that business and those diversions that stand in competition with that godly fear, that ought to be a guide to you in all your actions.

2. Avoid the company of all vicious persons whatsoever, as much as you can; for no vice is alone, and all are infectious. Especially avoid such

persons as are scandalous either for profession or manners, for you run his hazard, and espouse his disreputation: and such are swearers and profane blasphemers, hectors, scoffers, and town bullies, &c.

3. Be sure not to keep company with drunkards and busybodies, and all such as are apt to talk much to little purpose; for no man can be provident of his time, that is not prudent in the choice of his company.

4. Be watchful against idleness, and fill up all the empty space of your time with severe and useful employments; for lust usually creeps in at those emptinesses where the soul is unemployed, and the body is at ease.

5. Take heed of those men that are hot and quarrelsome; they will affront you for nothing, and urge things beyond reason and measure: and you will bring yourself into trouble with them, which you cannot free yourself from but with difficulty.

6. Avoid multiplicity of business: and in those that are unavoidable, labour for an evenness and tranquillity of spirit, that you may be unruffled and smooth in all tempests of fortune.

7. Be not over precipitate in your designs; great designs require great consideration: and time must bring them to maturity, or else they will prove abortive. I remember the fable tells us, The fox reproached the lioness of her sterility and slowness in breeding; she answered, 'Tis true, I breed slowly, but what I bring forth is a lion.

8. Take heed that your secular affairs do not engross all your thoughts, and disturb the course of your duty to God: but watch over your inclinations, and let the love of God be always present in the first desires of your soul.

9. Be an exact keeper of your word; a promise is a debt, which you should pay more carefully than a bond, because your honesty and honour are the security. Be punctual even in small matters, as meeting a friend, restoring a book, returning a paper, &c. For failing in little things, will bring you to fail in great, and always render you suspected, so that you shall never be confided in, even when you mean most sincerely.

10. Begin nothing before you know how to finish it. *Had this advice been better observed, there had not been so many unfinished buildings about this city as there are.*

11. Be studious to preserve your reputation; if that be once lost, you are like a cancelled writing of no value; and at best, you do but survive your own funeral. Reputation is like a glass, which being once cracked, will never be made whole again.

12. Believe not all that is told, nor tell all that you hear; for if you do, you will not be long without trouble, but very quickly without friends.

13. Beware of drunkenness, lest all good men beware of thee. Where drunkenness reigns, there reason is an exile, virtue a stranger, and God an

enemy ; there blasphemy is wit, oaths are rhetoric, and secrets proclamations. Noah, when he was drunk, discovered that in one hour, which sober, he had kept secret six hundred years.

14. Beware also of that filthy sin of whoredom, which very often brings the curse of God upon men's bodies and estates : for "a whorish woman is a deep ditch, and he that is abhorred of the Lord shall fall therein."

15. Decline crowds and company as much as conveniently you may ; for frequent discourse, even of news, or indifferent things, which happens upon such occasions, is sometimes a hinderance as well to virtue as to business, when least intended so to be.

16. Detain not wages from the man that hath earned it, lest God withhold his blessing from thee. If he complains to thee, hear him ; lest he complain to Heaven, where he will be heard : for if he hunger for thy sake, thou shalt not prosper for his sake. The poor man's penny is a plague in the rich man's purse.

17. Pray to God at the beginning of all thy works, that thou mayest by his help, bring them to a good conclusion.

18. Do injury to no man, though never so mean ; for once in seven years, he may have an opportunity to do the greatest man much good or harm.

19. Hearken not to those who would persuade you to leave your employment ; for to be sure that

is not the way to thrive: suspect therefore those that give you such counsel, lest they have a mind to succeed you in your business.

20. Let another's passion be a lecture to thy reason; and let the shipwreck of his understanding be a sea-mark to thy passion: so shalt thou gain strength out of his weakness, safety out of his danger, and raise thyself a building out of his ruins.

21. Let it be your ambition to be wise, and your wisdom to be good.

22. Let thy estate serve thy occasions, thy occasions thyself, thyself thy soul, and thy soul thy God.

23. Let there be no idle person in or about your family; as beggars, or unemployed servants; but find them all work and meat. Look upon them carefully, reprove them without reproaches, or fierce railings; be a master, a mistress, and a friend to them; and exact of them to be faithful and diligent.

24. Avoid going to law, if possible; and if you do but set before you the vexations, delays, quirks, and expenses, in most of your trifling suits in law, it is great odds but you will find at the foot of the account, that the play is not worth the candle: and I am sure it is no way to thrive.

25. Let use and necessity be the rule of all the provisions you make for the body: choose your meat, drink, apparel, house and retinue, of such kinds, and in such proportions, as will most conduce to these

purposes. But as for all beyond this, which ministers to vanity, or to luxury, retrench and despise it.

26. Be diligent in pursuance of your employment, so as not lightly, or without reasonable occasion, to neglect it, in any of those times which are usually, and by the custom of prudent persons, and good husbands, employed in it.

27. Let every one that intends to thrive, of what condition soever, avoid curiosity and all inquiry into things that do not concern them. For all business in things that concern us not, is an employing our time in things that relate to no good of ours; and so can tend neither to our temporal nor eternal benefit. But in this account we are not to reckon our concerning ourselves in the necessities of our neighbours, for they concern us, as one member is concerned in the good of another: but it is those that go from house to house, and are tattlers and busybodies, that are the cankers and rust of idleness, as idleness is the rust of time; which are reproved by the Apostle in severe language, and forbidden in order to this exercise. Therefore cut off, as much as may be, all the impertinent and useless employments of your life, unnecessary and fantastic visits, long waitings upon great persons, where neither duty nor charity obliges us; also all vain meetings, all laborious trifles, and whatsoever spends much time to no real, civil, religious, or charitable purposes.

28. Let not your poverty press you upon unlawful measures, that you may thrive; for that is not the way to it; but rather continue in the honest prosecution of your business, and leave the success to God, and he will be sure either to cure your poverty, or at least to take away the evil of it; and that is much more, and also far better than what you can expect by all the ways of injustice and extortion.

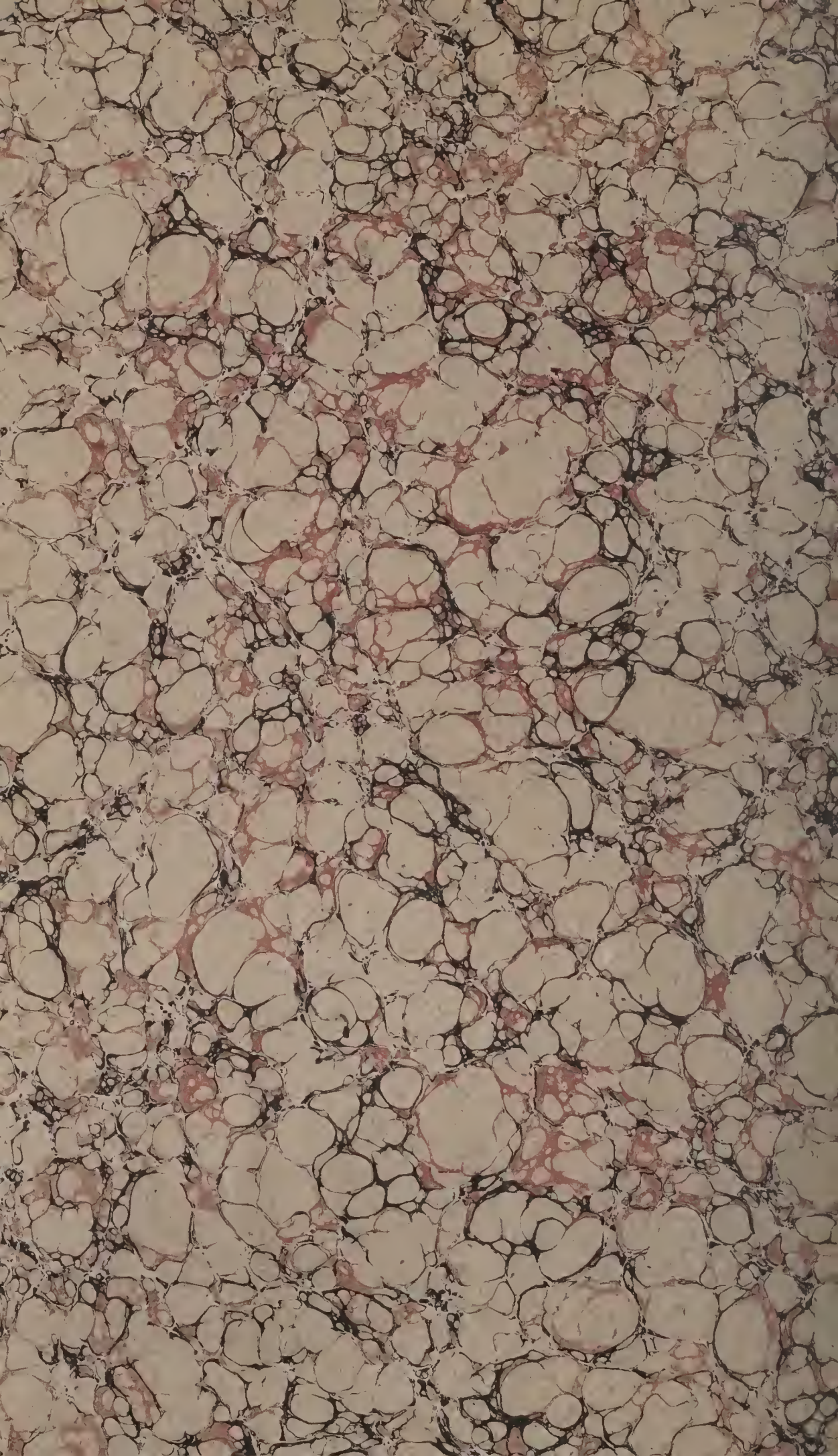
29. Lie not at all; neither in a little thing, nor in a great; neither in the substance, nor in the circumstance; neither in word nor deed; that is, pretend not what is false, cover not what is true: and let the measure of your affirmation or denial be the understanding of your contraction; for he that deceives the buyer or the seller, by speaking what is true in a sense not intended or understood by the other, is a liar and a thief: in bargains you are to avoid not only what is false, but that also which deceives.

30. Let no prices be heightened by the necessity or unskilfulness of the contractor; for the first is direct uncharitableness to the person, and injustice in the thing: (because the man's necessity could not enter into the consideration of the commodity,) and the other is deceit and oppression: much less must any man make necessities by engrossing a commodity; for such persons are not only unjust to those single persons with whom they contract, but are also oppressors of the public.

31. Make it your business rather to comply with the desires and commands of others, than to indulge your own inclinations. Be humble, obedient, and condescending in all your deportment. Let this be your constant prayer, that God would perform his pleasure, and dispose of thee, and all thy affairs, as to him shall seem most convenient. And the man that hath brought himself to such a temper of mind, may be assured that he is in the ready way both to thrive, and to have true content.

And when thou thus shalt come to rise,
See thou dost not the poor despise :
Be courteous, generous and free,
According still to thy degree.
From greedy carking care refrain ;
Be frugal, and from waste abstain ;
Enjoy what Providence doth send ;
Be true to God, and faithful to thy Friend.

THE END.





LIBRARY OF CONGRESS



0 012 728 879 3

